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AUTHOR LaFromboise, Teresa D.
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ABSTRACT

This manual is a resource guide for organizing leadership training workshops for American Indian women at various levels of professional training. The resources and ideas for training were supplied by American Indian women who participated in such workshops. Section 1 of the manual presents an overview of critical issues in the professionalization of American Indian women, including: (1) the traditional roles of Indian women and the precedent they set for contemporary professional roles; (2) the primary issues and problems facing Indian women today (acculturation stress, difficulties in maintaining the extended family, and pressures for bicultural competence); and (3) professionalization as an extension of traditional roles and as a means of coping with contemporary problems. This section identifies obstacles faced by Indian women interested in professional careers and clarifies the need for skills training in various areas. Section 2 of the manual is a complete workshop series on enhancing self-esteem, acquiring culturally appropriate assertiveness skills, planning careers (both on and off the reservation), and developing financial management skills. The workshop materials include a brief summary of the issue, options for presentation (1-day and 3-day agendas), specific training instructions, exercises with training worksheets, references, and suggested readings. Activities, modeling, feedback, and homework assignments are included, along with a list of preparatory activities, logistics, and a workshop evaluation form. This manual contains about 140 references. (TES)

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CIRCLES OF WOMEN

Professional Skills Training with American Indian Women

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Women's Educational
Equity Act Program
U.S. Department of Education

Circles of Women

Professional Skills Training with American Indian Women

Circles of Women

Professional Skills Training with American Indian Women

By

Teresa D. LaFromboise
Project Director

Grantee Institution
University of Nebraska
Lincoln, Nebraska

Women's Educational Equity Act Program
U.S. Department of Education
Lauro F. Cavazos, Secretary

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How to Use This Manual

This manual is a resource guide for leadership training workshops with American Indian women at various levels of professional training. The resources and ideas for training emerged from the hearts and minds of American Indian women who participated in workshops supported by grants from the Women's Educational Equity Act Program, the Lincoln Foundation, and the Cooper Foundation.

Section 1 of the manual presents an overview of critical issues involved in the professionalization of American Indian women, including (1) the traditional roles of Indian women and the precedent they set for contemporary professional roles; (2) the primary issues and problems facing Indian women today, particularly in terms of acculturation stress, difficulties in maintaining the extended family, and pressures for bicultural competence; and (3) professionalization as an extension of traditional roles and as a means of coping with contemporary problems. This section identifies obstacles faced by Indian women interested in professional careers and clarifies the need for skills training in various areas. Section 2 of the manual is a complete workshop series on enhancing self-esteem, acquiring culturally appropriate assertiveness skills, planning careers (both on and off reservation), and developing financial management abilities. The workshop materials include a brief overview of the issue; options for presentation (a one-day and a three-day agenda); specific training instructions and exercises, with training worksheets (they can be photocopied for each participant); references; and suggested readings.

Activities, modeling, feedback, and even homework assignments are included, along with a brief list of preparatory activities, logistics, and a workshop evaluation form. Depending on the resources of your community and the skill level of the workshop participants, some activities may be more appropriate or applicable than others; remember that the activities suggested here are catalysts for the creative development of your own techniques.

Acknowledgments

Although much of the information for this manual was gathered from relevant social science literature, several women were kind enough to share their life experiences as speakers and trainers at the Professionalization of American Indian Women workshops held in Lincoln, Nebraska, in the summer of 1982. Their expertise and personal disclosures allowed others to gain a deeper understanding of what it means to be a professional American Indian woman in contemporary times and accentuated the bicultural issues vital for inclusion in professional skills training. Kit Boesch of the Lincoln Commission on the Status of Women authored two of the practical applications sections. Both authors would like to thank Jenice Bigbee (Comanche), Woesha Cloud North (Winnebago), Loretta Delong (Chippewa), Roberta Ferron (Sioux), Sandra Fox (Oglala), Patricia Gorden (Santee), Helen Hiatt (Sioux), Debbie Landreaux (Minniconjou), Betty Lavendure (Chippewa), Beatrice Medicine (Lakota), Peggy Morgan (Oglala), Wynema Morris (Omaha), Valerie Shangreaux (Oglala), Winona Shilling (Creek/Yuchi), Jackie Stevens (Winnebago), Donna Vandall (Winnebago), and Nancy Wallace (Comanche/Creek). The authors are also indebted to Geneve Lau, Evelyn Brooks, and Lynn Mitchell, who provided valuable research assistance; to Leslie Wolfe and Thea Zeeve, who edited the original manuscript and made many helpful suggestions; and to the Spencer Foundation and the Office of the Provost, Stanford University, who supported the final production of *Circles of Women*.

Introduction

Circles of Women

Brooke Medicine Eagle, an eighty-year-old Northern Cheyenne woman, had a vision of "the renewing power of the feminine"—a creative, healing balance that can arise as traditional and contemporary strengths are brought together. She envisioned circles of women, one within the other, on Bear Butte, a sacred mountain in South Dakota.

> Descending in a slow, gentle dance step are the old woman spirits of the mountain; ancient gray-haired Indian women dancing down. They either are light or carry light as they wind down the trail and circle the hill I am on. As they dance around in a circle, there comes another [circle]; this [one] of young women my age and time, and they begin to weave in and out of each other—blending. Then inside that circle comes another of seven old grandmothers, white-haired women; powerful and nurturing old women. Again, inside comes [another] circle of seven young women; friends and sisters . . . weaving and swaying, blending with the grandmothers. Finally, all around me disappears except "the Rainbow Woman" [who stands] radiant beside me. . . . [H]er dress creates a flurry of rainbows, and I see that [it is] beaded with hundreds of tiny crystal beads, the slightest movement she makes sends those flurries of soft rainbows all over. . . . She says her name is Moon Dove, [and] she reminds me that the Mother Earth is in trouble, her renewing powers threatened, and that here on this North American land . . . what needs to happen is a balancing. [We] need more emphasis on being receptive, nurturing all the people, using the inexhaustible resources within us rather than . . . tearing the Mother Earth. . . . I am to carry this message to women. . . . [We] need to allow [ourselves] to be receptive, to listen to the Earth, [to] find the universal knowledge and ancient truths within ourselves. Each of us must find the balance, heal ourselves [and] become whole. She felt I would be a carrier of the message between the two cultures . . . from the old culture to the new, from the Indian to the [non-Indian]. (Jaimes 1982, 22)

Brooke Medicine Eagle's vision still speaks to the challenges and conflicts faced by American Indian women working toward professional goals that demand a balance of traditional and contemporary leadership strengths and roles. This manual is for those who would assist these women to achieve such a synthesis, and would help them reach for individual visions that, when realized, will ripple through the circles of self, family, tribe, and world.

Section 1

Critical Issues

Chapter 1

Traditional Precedents: American Indian Women as Caretakers and Leaders

The traditional American Indian woman was one being and she was many beings. As a biological being, she counted being a mother and rearing a healthy family as ultimate achievements; as a spiritual being, she was able to accept and fulfill her role as both an extension of the Spirit Mother and a key to the continuation of her people (Niethammer, 1977). In addition, Indian women accepted social roles as transmitters of cultural knowledge (Hanson, 1980) and caretakers of their children and relatives. Indian women also took on and were widely recognized for their skill in carrying out economic roles as producers, food gatherers, planters, tanners, cooks, potters, tailors, weavers, and homebuilders, as they transformed the fruits of Mother Earth into the products their families needed to survive.

Although women from different tribal groups described their roles differently, traditional roles were well defined, and individual Indian women and men understood their responsibilities to the extended family and the tribe. Manson (1982) states that the American Indian extended family was the basic unit of societal expression, which gave identity to individual family members through culturally defined expectations and obligations associated with one's place in the family. Each member of the family performed significant tasks that contributed to the survival of the tribe, including helping other families to achieve their fullest potential. Each person took on many roles within the extended family system, and adherence to these roles was governed by disciplinary procedures and social sanctions that left little to question and a great deal of protocol to follow. Indian women established their identity as they moved among roles throughout their life span; their identity was not established as separate from the community, but as a necessary link in the unity of the total extended family.

Each tribe had its own system and traditions for assigning roles to both women and men, and for identifying the behavorial expectations for each role. Role and gender variations differed according to the social structure of each tribal group (Medicine, 1978b) and the degree of social and governing control exerted by women or men depended upon whether the tribe was matriarchal or patriarchal. Matriarchy was practiced among several tribes, particularly the Iroquois, Colville, Yavapai, Seminole, Puyallup, and Menominee tribes (Green, 1980b).

In most traditional tribal societies, there was a clear division of labor between "women's work" and "men's work." Indian women exercised almost complete control over the home, the children, and belongings inside the home; further, the woman's close relationship to food and the supply of food conferred great power

upon her (Seton & Seton, 1953). Men dealt with the tasks of hunting and warfare, and thus controlled the horses and cattle and, in some tribes, the crops. In some tribes, men performed clothing-making and house-building tasks. In general, however, a sense of reciprocal obligation between the men and women was commonplace; the women depended upon men to hunt for food and provide protection and the men depended upon women to process meat, dress the skins of game, prepare food, make clothing, and run the home. No task was considered more important than another, for all were necessary to assure the survival of the tribe and the unity among all living things.

As this discussion indicates, the traditional roles of Indian men and women were clearly defined. Even in traditional times, however, some Indian women challenged the entire tribal social system by stepping out of their culturally defined roles. Some were individualistic and strong enough to risk potential ostracism and condemnation for their independence. Particularly strong-minded women were called "manly hearted women" among the Blackfeet tribes (Lewis, 1941). A manly hearted woman was differentiated from other women by her wealth and status, boldness, and efficiency. In many tribes, an Indian woman who successfully broke from typical female roles and established herself as able to hold her own in the male sphere earned a high reputation (Niethammer, 1977).

Chapter 2

Contemporary Issues and Problems

Acculturation Stress

The lives of contemporary American Indian women often are marred by the realities of cultural oppression: drugs, poverty, jails, bars, and violence confront them as they move in a society dominated by whites, museums, and commercialism (Green, 1980a). Indian women are frequently the sole heads of their families and are the most impoverished and isolated group in this country. They face problems that are enormous both in their scope and their severity. The average life expectancy of American Indians is seventy-five years, compared with the national average of seventy-eight years (U.S. Department of Health and Human Services, 1988). The mortality rate for accidents and adverse conditions among American Indians is .14 percent, as compared with the national average of .04 percent (U.S. Congress, Office of Technology Assessment, 1986). In 1975, Indian females aged fifteen to thirty-four died of cirrhosis of the liver at a rate thirty-seven times greater than that for white females of the same age group (*National Institute on Alcohol Abuse and Alcoholism Newsletter*, 1978).

The rate of American Indian unemployment is three times the national average (U.S. Department of Commerce, Bureau of the Census, 1983) and the average annual income for American Indians is only 61 percent of the national average. An estimated 57,000 American Indian families live in substandard housing, often without running water, electricity, or adequate sanitary facilities (Sorkin, 1978; U.S. Department of Commerce, Bureau of the Census, 1983).

Indian children attending urban schools drop out at a rate as high as 85 percent in some cities, and the dropout rate for those attending reservation schools is approximately 60 percent. The national dropout rate for the general population averages 33 percent (LaFromboise & Rudes, 1983). And the suicide rate of American Indian adults is one-and-one-half times greater than the national average; among school-age Indian children, the suicide rate is approximately three times the national average (U.S. Congress, Office of Technology Assessment, 1986).

Bicultural Stress

Indians must also face the difficulties inherent in taking on roles within the larger society, which is competitive and espouses a work ethic centered around the accumulation of property, titles, or degrees and the pursuit of hobbies and awards for civic duties. Chance (1965) notes that great stress is involved in adapting to roles

that require cognitively different responses and present dilemmas in choosing between the old (and ideal) and the alien (and operable) values of present-day living.

Indian women today frequently experience role conflicts as they try to maintain their traditional roles along with other roles within the Anglo society. Further, Indian men find it difficult to support them in dealing with these conflicts, for the men also suffer greatly from the loss of their traditional roles and also from their belief that Indian women "adapt more readily." The incidence of substance abuse, domestic violence, and child neglect has risen significantly as Indian men and women have succumbed to acculturation pressures and begun to overlook their family and tribal responsibilities (Hanson, 1980; Hill, 1978; Littman, 1970; Mohatt, 1972; Robbins, 1973; Waddell, 1975).

Bicultural pressures also may affect traditional Indian family stability. On one midwestern reservation, 70 percent of the households are headed by single Indian women (Snake, 1980b). In urban areas, reconstituted extended families often experience disapproving scrutiny from non-Indian social workers who do not appreciate the value of extended families that include non-blood-related members, and who view this form of surrogate parenting as "neglect" (Byler, 1977).

Further, the American Indian woman must raise and educate her children to meet the expectations of both Indian and American cultures, though traditional Indian values of kinship and sharing often conflict with competitive Anglo values. Although many tribes still value role modeling today, few opportunities exist for the transmission of modeled behavior when family members relocate to urban areas or to other reservations. Family reunions at ceremonial encampments and special occasions may provide the setting for exchanges of extended-family modeling and instruction in cultural traditions; however, these opportunities are few and far between and are at variance with patterns of daily interaction, and they often leave contemporary American Indians conflicted about how to react in different cultural settings.

The contemporary Indian woman also experiences increasing personal pressure from the demands and expectations placed upon her by both the Indian community and the white community. She is often asked, for example, to help in the formation of intertribal and non-Indian support systems to help keep migratory Indians working, educated, and in touch with their Indian identities. She must withstand the stereotypes, token expectations, and pressures to be an "Indian authority" associated with her double-minority status in white America. She must also stand up to the scrutiny of the Indian community concerning her nontraditional ways of living, and answer to the community's expectations about her ability both to represent them and to give a part of herself to them.

The Strengths and Stresses of the Extended Family

Extended families remain a universal pattern among American Indian nations and often provide Indian women with the support and strength necessary to withstand the stresses of professional careers (Ferguson, 1985; Ryan, 1980). American Indian core values are retained and preserved within the extended family, which serves as a protective social fabric for the health and welfare of its members. Indian people have continued extended families as a way of maintaining stable family ties and aiding and helping one another. They value collective responsibility for one another's actions and the presence of additional support persons to whom they can turn for extra care and guidance. The parameters of the extended family have widened considerably in recent years, and reconstituted, intertribal extended families are becoming increasingly prevalent (Redhorse, 1980). Those Indian

people who have obtained prominent places in the community often attribute their success to the support and training provided them by extended family members. The survival of the extended family through two hundred years of federal Indian policy is an obvious sign of its strength, despite the emotional and spiritual costs of acculturation, migration, traditional role changes, value conflicts, and economic pressures.

Chapter 3

American Indian Women and the Professionalization Process

In exploring new ways to realize their potential and to cope with these stresses, American Indian women have increasingly begun to seek professional training (Verble & Walton, 1983) and to enter professional occupations. As they do so, Indian women seek to reconcile overwhelming pressures to change with the desirability of preserving tradition.

In the majority culture, a professional achieves her/his status by striving for individual success in some specialized occupation or field. For the American Indian woman, however, the professionalization process generally involves something much broader; her goals include concerns relevant to her family and people as well as to herself as an individual. Her job is not the primary measure of her worth, for no Indian woman is better than another in terms of the work she does. Instead, responsibility to her people brings praise and prestige. Her striving for excellence in any occupation is in many ways an extension or reflection of the deeply rooted traditional concern in Indian culture for quality and pride in *all* circles of life.

This distinction points up the importance of examining the diversity among women in the context of the feminist movement. While current majority-culture trends emphasize themes of independence and androgyny, these often are inconsistent with the focus of Indian women, who see their work in the context of their families, nations, and the sacred Mother Earth. Many Indian women thus seek the restoration of harmony and balance to native life so that the people will continue as a people. The activities that support this goal (such as restoring the sacred ceremonies, promoting economic self-sufficiency, relearning traditional survival skills, raising children to speak their native languages, or providing expertise in tribal government) are as important as individual goals for professional achievement and success (Livingston, 1974).

Many American Indian women still consider themselves an integral part of the ongoing cycle of birth, growth, maturity, death, and rebirth. In their collective growth and maturity, they have extended their traditional caretaking skills to include those that are needed to preserve Indian traditions within a predominantly non-Indian society. In spite of persistent acculturation demands, Indian women have managed to retain their identity and to expand the breadth of their traditional leadership roles to become leaders in the struggle to maintain natural resources and ensure self-determination. Increasing professionalism among Indian women, although a relatively new aspect of this overall evolution, is nevertheless an important one.

Many Indian women first become interested in the professionalization process as they scrutinize their communities and see the need for their contributions as professionals. They see the need to preserve and disseminate Indian cultural values and ways of living. They see the need for more commercial radio and television programs of interest to Indians, as well as for the accurate portrayal in these media of contemporary and historic American Indian people (Eiselein, 1982). They decry the difficulties faced by their sisters in gaining a foothold in both state politics and tribal leadership, and they carefully scrutinize the appointment of Indian women to advisory positions within the federal government. They testify for the naming of more Indian women as council members, judges, and administrators throughout Indian country. They try to generate support for the Equal Rights Amendment in Indian country and have requested a legal interpretation of the compatibility of the ERA with self-determination and tribal sovereignty. They continue, too, to be concerned about their brothers and sisters who are incarcerated, many of whom are denied access to traditional spiritual counseling despite the Native American Religious Freedom Act of 1978.

Issues of welfare and poverty continue to plague Indian women and their families. Nineteen percent of Indian families, as compared with only five percent of the U.S. total, are receiving public assistance. For many of them, Indian preference is a myth; although they have little trouble being hired by the Bureau of Indian Affairs and the Indian Health Service, they often enter government service at low levels and generally do not move to higher levels (U.S. Department of Labor, 1979). Many Indian women thus see the need to encourage tribes to offer incentives to private industries to increase employment opportunities for Indians through the growth of industries on reservations. They see the need for more Indian women to become business owners. They call for displaced homemaker programs, urgently needed because as many as three-fourths of the households on many reservations are headed by women alone, often because many Indian women who initially chose the role of full-time homemaker now find that they must work following separation from or the death or physical disability of their husbands.

A large portion of Indian women have called for improved access to health care for Indian people, who remain the poorest of any ethnic group; they emphasize the need for more Indian health professionals to serve Indian people and help deal with rising rates of alcoholism. They are also concerned that nearly one-third of their sisters live in rural areas and are isolated from social services. They read the statistics on school and college completion and dropout rates and insist that data be collected by both sex and race to combat the lack of clear, uniform data on Indian women and children (Scheirbeck, 1980). They want to provide basic education about child abuse and the need for affordable child care services to tribes and Indian organizations nationwide. They see the need for rape crisis intervention, sexual abuse programs, and battered women's shelters in Indian country and urban areas. They believe that Indian women must have reproductive freedom, though most interest in the area identifies population growth as a priority. Indian women are also worried about their elderly sisters, who suffer neglect and deprivation, which is often hidden under the tradition that respect is accorded to aging tribal members.

Indian women generally recognize that they can achieve the status necessary to combat these problems, particularly in the face of non-Indian resistance, through postsecondary education (Benally, 1988). But Indian women in college face a variety of pressures and problems. The undergraduate first defies those who would discourage her from entering college and then faces another set of problems when she is channeled into the traditional female career areas of teaching and social service (Medicine, 1978a), although her interests and talents may lie elsewhere. She

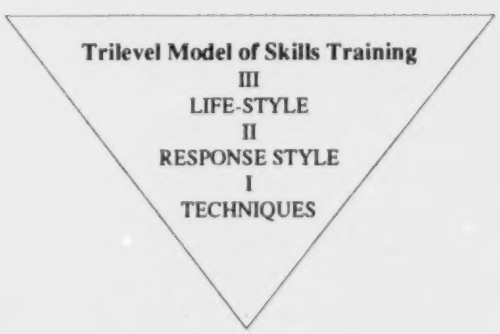
faces family pressure to be continually responsive to the needs of her extended family group, though she may be separated from them by considerable distance. She faces peer pressure from other male and female American Indian students to take on community commitments and involvement in addition to her studies (such as working in Indian groups near the university, involvement in activist causes, and attendance at yearly conventions of intertribal Indian associations). She must also deal with sexist assumptions and biases expressed by American Indian males with regard to leadership. At the same time, she faces unrealistic peer and family pressures to date and marry an American Indian man, even though many date or marry non-Indian females while castigating Indian women who do likewise. Further, Indian women have a realistic fear that Indian men with less formal schooling will not marry a woman who is a university graduate.

Despite these obstacles, however, LaFromboise (1984) reports that the number of Indian women who have completed their undergraduate work and gone on to graduate school has increased since the 1960s—largely as a result of conscious efforts on the part of institutions to recruit minorities. A profile of the American Indian female graduate student, however, suggests that she is likely to be

> poor in economic terms; somewhat older than most graduate students; married or divorced; and, in many cases, a mother. She is an individual who, more often than not, is entering a discipline which is new to her, for her undergraduate work may have resulted from inappropriate counseling. She is clearly conscious of the role and gender expectations reflective of her tribal background and is the recipient of many pressures to "work for the benefit of Indians." (Kidwell, 1976)

Kidwell (1976) states further that the Indian female graduate student is less sophisticated about mentorship and cohort systems in graduate school and therefore tends to be somewhat lonely. It is clear that American Indian female students at both the undergraduate and graduate levels need more positive role models during their professional training, more counseling about the factors involved in job-seeking both on and off reservations, greater involvement in professional organizations, and more information regarding graduate and postdoctoral fellowships.

Professionalization—and the pursuit of the education necessary to achieve it—need not be seen as incompatible with the traditional roles of American Indian women. "Professionalization," from an Indian perspective, involves attempting to achieve perfection in every aspect of life while also humbly recognizing one's limitations (D. Vandall, personal communication, February 19, 1982). As her roles are expanded and redefined, however, a corresponding expansion and refinement of skills is needed; the development of these skills may be viewed as a three-level process, similar to that described by Shoemaker and Satterfield's (1977) trilevel model of broad-spectrum assertiveness training.



Each of these levels shows a different extent to which the person may wish to incorporate a given skill (such as assertiveness, leadership, financial management skills) into her life. The training model will depend on the level that is the objective, and on practical considerations such as the amount of time available for the training.

The first level of the model depicts what can be acquired in a one-day workshop. If assertiveness training were the subject of the workshop, for example, it might focus on conveying knowledge of certain assertion techniques, increasing awareness of the personal need for assertiveness, and perhaps developing the ability to respond using basic or minimum assertions. This modest training has its place in a consciousness-raising perspective, but is likely to have limited transfer of training to situations other than those specifically addressed in the workshop itself.

The middle level of the model contains a more substantive approach and involves more intensive training. Here, a three- to four-day workshop or an ongoing group (lasting for approximately eight weeks) might be utilized. For assertiveness training, for example, this level would enable participants to discriminate among their own assertive, aggressive, and nonassertive behaviors, and develop a variety of assertive responses appropriate to specific situations. They would also gain knowledge about the verbal and nonverbal components of each behavior, different types of assertive responses, and the social and interpersonal rights and consequences associated with each behavior.

Level III represents the development of a life-style in which the individual is biculturally competent in the relevant skill. A biculturally assertive life-style, for example, is one in which American Indian people become more comfortable and effective in communicating in both cultures, rather than being stranded between them or functional only in one or the other. An individual or tribal group that practices this life-style is benevolently interested in the needs of the group, is socially responsible in perpetuating a belief system that highly values personal rights and the rights of others, behaves self-confidently in situations requiring assertive behavior, encourages tribal members to be equally assertive, and makes conscious decisions to be assertive when it is necessary and culturally appropriate to do so. Establishment of a basis for developing a bicultural assertive life-style might involve extensive training in such things as Indian-white language differences, nonverbal preferences, message matching, perception checks, and counter assertions, as well as training designed to develop deeper understanding of Indian and non-Indian rights, values, and beliefs (LaFromboise, 1982; LaFromboise & Rowe, 1983).

This manual includes sample training formats for self-image development, assertiveness, career planning, and financial management. As American Indian women participate in the professionalization process, they will add skills in these areas to their existing skills as caretakers and leaders.

Section 2

Practical Applications: Workshop Guides and Materials

Workshop 1

Self-Esteem

There is no value judgment more important to a woman—no factor more decisive in her psychological development and motivation—than the estimate she passes on herself.

—Adapted from Nathaniel Branden, 1971

Self-esteem is a positive attitude toward the self, associated with a sense of identity, worthiness, self-acceptance, and belief in one's ability to behave successfully in the environment. But tribal cultures have traditionally emphasized the importance of collective identity over individual identity, and the needs of the family, clan, or tribe have always superseded the individual's. The fabric of American Indian self-esteem has thus been difficult to ascertain. Trimble (1987) maintains that Indians are incapable of self-evaluation because they view themselves as part of a unified cosmos. The Lakota, however, use the phrase *AH WA BLEZA KI* (to examine oneself), and expect tribal members to maintain a keen sense of self-awareness and autonomy through introspection and self-analysis (Medicine, 1982).

Studies on American Indian self-esteem have generated contradictory findings. Many cross-cultural studies have found that American Indians feel more rejected, depressed, and withdrawn than whites (Corrigan, 1970; Rosenthal, 1974; Thornberg, 1974). Lammers (1970) found no differences in this regard, however. Still others found "moderately positive" self-concepts among American Indians (Benjamin, 1973; Dreyer, 1970; Fuchs & Havighurst, 1972). Reports on sex differences in Indian self-esteem are also contradictory. It has been observed that Indian women often function reactively rather than proactively, are relationship-oriented rather than self-oriented, and tend to value family and other tribal members above themselves. Further, like many other women, they may avoid success because they fear failure or hurting others (Horner, 1970). Finally, while Indian girls were reported by Lefley (1976) and Martiz and De Blassie (1973) to have a more positive self-concept than Indian boys, George and Hoppe (1979) reported opposite findings.

That American Indian women today have even moderately positive self-concepts is a sign of strength, given the stark differences between the expectations of American Indian societies and those of the dominant culture. Traditionally, Indian women were able to develop and maintain a firm sense of identity dictated by core values and tribal integrity, particularly in matrilineal tribes, which afforded high status to women and offered respected role models for girls. In functioning within the dominant society, however, Indian women faced acculturation disrup-

tions, the disadvantages of double-minority status, sex stereotyping and bias, and the effects of tribal disintegration. Further, the dominant society virtually requires that women have even *greater* intellectual abilities, education, and motivation than men if they hope to compete and achieve.

Self-esteem and identity fluctuate markedly in professional Indian women (White, 1970); their ambivalence about professional pursuits is tied to conflicts over leadership and social responsibility. Assuming a leadership role is, in Indian communities, often interpreted as "selling out," "building empires," or "becoming like white people." In contrast, the dominant culture values professional leadership and competence, defined as competition, self-aggrandizement, and multiple career commitments. This conflict is coupled with white society's negative stereotypes of Indian women, who are seen as poor professional risks because of cultural obligations and community conflicts (LaFromboise, 1983b). To resolve these conflicts, Indian women may pragmatically adopt certain "white" behaviors in the workplace and certain "Indian" behaviors at other times. But this ability to shift roles need *not* alter their self-esteem. Professional development, which fosters an appreciation of leadership for collective progress, also can encourage the maintenance of self-esteem.

This section will help Indian women enhance their individual sense of identity and self-esteem within both Indian and professional contexts, understand that self-esteem may fluctuate in various situations and at different stages in one's professional life—and learn to anticipate and handle these fluctuations—appreciate the major role played by environmental barriers in producing individual difficulties (rather than attributing those difficulties to personal "inadequacies"), and recognize the importance of developing—and continually reinforcing—positive beliefs and attitudes that will help establish and preserve self-esteem amidst the conflicting expectations of Indian culture and the dominant society.

Self-Esteem: Three-Day Workshop Agenda

	Day 1
9:30–10:30*	Introductions 1. Assessment of Self-Esteem† 2. First Names, First Impressions
10:30–10:45	Break
10:45–11:30	3. Autobiographical Sketch
11:30–1:00	Lunch
1:00–2:45	4. Self-Image Board 5. Group Awareness Profile
2:45–3:00	Break
3:00–4:45	6. Sex-Role Expectations 7. Role Stripping
4:45–5:00	Wrap-up 8. Twenty-one Questions (homework assignment)
	Day 2
9:30–10:30	Review of self-image, cultural group identity, sex-role expectations Group discussion of Twenty-one Questions (Exercise 8)
10:30–10:45	Break
10:45–12:00	9. "Shoulds" 10. Acknowledging Personal Strengths
12:00–1:30	Lunch
1:30–2:45	11. Peer Perceptions
2:45–3:00	Break
3:00–3:45	11. Peer Perceptions *(continued)*
3:45–4:45	12. What Is a Person?
4:45–5:00	Wrap-up 13. Indian Leader Sketch (homework assignment)

* Times listed here are only approximate. Exercises should be shortened or lengthened to suit the user's needs.

† Numerals correspond to the numbered exercises in this section of the manual.

Day 3

9:30–10:30	Review of personal strengths, social expectations, perceptions of leadership 14. Review of Indian Leader Sketch
10:30–10:45	Break
10:45–12:00	15. The Meaning of Power
12:00–1:30	Lunch
1:30–2:00	16. American Indian Professional Power
2:00–2:30	17. Role Model Interviews Role Model 1
2:30–3:00	17. Role Model Interviews *(continued)* Role Model 2
3:00–3:15	Break
3:15–3:45	17. Role Model Interviews *(continued)* Role Model 3
3:45–4:15	17. Role Model Interviews *(continued)* Role Model 4
4:15–4:45	18. Discussion of personal, cultural, and psychological experiences involved in the professionalization process
4:45–5:00	Wrap-up

Self-Esteem: One-Day Workshop Agenda

Workshop participants are sent the two self-assessment worksheets (Personal Qualities and Character Strengths—Exercise 1) prior to the conference and asked to complete them and bring them along.

9:00–10:30*	Introductions 1. Assessment of Self-Esteem† 2. First Names, First Impressions
10:30–11:00	4. Self-Image Board
11:00–12:00	5. Group Awareness Profile
12:00–1:00	Lunch
1:00–1:30	7. Role Stripping
1:30–2:00	13. Indian Leader Sketch
2:00–2:15	Break
2:15–3:00	15. The Meaning of Power
3:00–4:00	16. American Indian Professional Power
4:00–4:30	17. Role Model Interviews Role Model 1
4:30–5:00	17. Role Model Interviews *(continued)* Role Model 2
5:00–5:30	Wrap-up Conclude with a verbal evaluation. Encourage participants to examine the Twenty-one Questions Worksheet (see Exercise 8) and to do a continual reassessment of themselves.

* Times listed here are only approximate. Exercises should be shortened or lengthened to suit the user's needs.

† Numerals correspond to the numbered exercises in this section of the manual.

Exercise 1

Assessment of Self-Esteem

Goal

To heighten awareness of personal qualities and character strengths

Time

20 minutes

Materials

Personal Qualities Worksheet
Character Strengths Worksheet
Pen or pencil for each participant

Process

1. Trainer distributes copies of the two worksheets.

2. Participants complete the worksheets independently. The Personal Qualities and Character Strengths Worksheets are designed to stimulate participants' awareness of individual strengths often overlooked or unrecognized.

3. Information from this checklist and rating scale could be useful in designing small groups for the exercises that follow. Variability in self-esteem ratings within each small group is advised for ease in training.

Worksheet

Personal Qualities

The following is a list of personal qualities that people have. Not everyone has every quality on the list, but everyone has some of them. Read the list over carefully. Check the qualities that you feel best fit you.

____ I am careful and neat.
____ I am dignified.
____ I can bear hardships to obtain my goals.
____ I am ambitious.
____ I accept rules easily.
____ I am self-reliant.
____ I am unconventional.
____ I am honest.
____ I like being with people.
____ I believe in strict rules.
____ I like variety in a job.
____ I like taking risks.
____ I am accurate and precise.
____ I need "yes" and "no" answers.
____ I like clerical jobs.
____ I have to feel free.
____ I am interested in science.
____ I learn math easily.
____ I am imaginative.
____ I look at ideas from all angles.
____ I like mental challenges.
____ I solve problems systematically.
____ I love art.
____ I have to keep active.
____ I am good at simple tasks.
____ I have a large vocabulary.
____ I am tuned in to what's happening.
____ I am confident.
____ I am carefree.
____ I think before acting.
____ I accept criticism well.
____ I am patient.
____ I am relaxed.
____ I am emotionally stable.
____ I am outgoing.
____ I work best by myself.
____ I am without prejudice.
____ I am friendly and cheerful.
____ I have good muscle coordination.
____ I have good manual dexterity.
____ I like children.

____ I enjoy recreation.
____ I like business.
____ I am physically strong.
____ I like to be admired.
____ I like to live by a schedule.
____ I am spiritual.
____ I am mechanically inclined.

Worksheet

Character Strengths

There are seven spaces between each of the following pairs of characteristics. The seven spaces are meant to let you make the choices that are less extreme than the end choices. For each pair mark one of the seven spaces. Use the middle space only if you feel completely neutral about that characteristic.

	1	2	3	4	5	6	7	
Aggressive	____	____	____	____	____	____	____	Nonaggressive
Independent	____	____	____	____	____	____	____	Dependent
Emotional	____	____	____	____	____	____	____	Unemotional
Submissive	____	____	____	____	____	____	____	Dominant
Excitable	____	____	____	____	____	____	____	Unexcitable
Active	____	____	____	____	____	____	____	Passive
Competitive	____	____	____	____	____	____	____	Noncompetitive
Logical	____	____	____	____	____	____	____	Illogical
Private	____	____	____	____	____	____	____	Public
Indirect	____	____	____	____	____	____	____	Direct
Adventurous	____	____	____	____	____	____	____	Cautious
Leader	____	____	____	____	____	____	____	Follower
Self-Assured	____	____	____	____	____	____	____	Unsure of self
Ambitious	____	____	____	____	____	____	____	Unambitious
Talkative	____	____	____	____	____	____	____	Untalkative
Sensitive	____	____	____	____	____	____	____	Insensitive
Neat	____	____	____	____	____	____	____	Sloppy
Loud	____	____	____	____	____	____	____	Quiet

Now, list your character strengths, as you see them, using the above activity as a guide.

Exercise 2

First Names, First Impressions

Goals

1. To get acquainted with other participants
2. To discover each participant's initial impact on others
3. To study the accuracy and effects of first impressions

Time

40 minutes

Materials

Two sheets of paper for each participant
Pencils

Process

1. Participants are seated in a circle. The trainer asks that each person give her first name and one or two facts about herself.
2. Participants are then directed to turn their chairs around, away from the circle, so that they cannot see the other group members. They are instructed to write down as many of the first names as they can remember.
3. After about three minutes, participants turn their chairs back toward the group and find out whose names they forgot. They may ask for additional information to attach to the names they find difficult to remember.
4. The group discusses names, feelings attached to them, difficulties participants experienced in remembering names, their reactions to not being remembered, and so forth.
5. The trainer hands out additional sheets of paper, asking participants to write a group roster and to note briefly their first impressions of every group member.
6. These first-impression papers are collected by the trainer and read aloud without identifying the authors. The trainer encourages participants to check the accuracy of the impressions that members have of one another. Each participant is encouraged to discuss what she felt while hearing the impressions, what surprised her, and so forth. Then all of the impressions of the second participant are read aloud, she responds, and so on.

   Variation: Each person reads aloud the impressions she has written about each of the other members.
7. The group discusses the accuracy of first impressions, the effects of first impressions, and group members' reactions to this experience.

From J. W. Pfeiffer & J. E. Jones (Eds.), *A Handbook of Structured Experiences for Human Relations Training, vol. II* (San Diego, CA: University Associates, Inc., 1974). Used with permission.

Exercise 3

Autobiographical Sketch

Goals

1. To help each participant identify who she is and what her needs and wants are
2. To translate negative emotions about self (e.g., despair, guilt, boredom) into an awareness of a need for change

Time

45 minutes

Materials

Paper and pencils

Process

1. Trainer asks each woman to write a paragraph or two describing who she is, who she wants to be, and who she thinks she should or ought to be.
2. Trainer suggests that each participant imagine she is completing a report of her strengths and weaknesses in the following areas: educational, vocational, personal, social, and intellectual.
3. The members of the group discuss their strengths and weaknesses and the feelings attached to them.

From S. M. Osborn & G. G. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

Exercise 4

Self-Image Board

Goals

1. To help each participant further identify who she is and what her needs and wants are
2. To help each participant compare her self-image with pictures of a variety of professional Indian and non-Indian women

Time

50 minutes

Materials

A large poster board containing a wide variety of pictures of ethnically diverse women (Self-Image Board)

Process

1. Trainer shows the Self-Image Board to the group.
2. Trainer asks each participant to select those women with whom they can most easily identify and explain why.
3. The group discusses each woman's choices.
4. Participants repeat the exercise, this time selecting women they see as assertive and explaining why.
5. Participants compare the two sets of pictures and discuss similarities and differences between the two.

From S. M. Osborn & G. G. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

Exercise 5

Group Awareness Profile

Goals

1. To explore expectations for cultural role behavior
2. To acknowledge the different ways in which Indian women may act toward Indians and whites
3. To identify potential role conflicts and beliefs of participants
4. To determine each participant's need for assertion training

Time

55 minutes

Materials

Group Awareness Profile Worksheet
Pencils

Process

1. Trainer asks participants to complete the Group Awareness Profile Worksheet.
2. Trainer looks for dissimilar answers to questions 9–12 and discusses how appropriate role behavior may differ depending upon the characteristics of the target person or target group.
3. Trainer reviews participants' responses to questions 7 and 8, which may indicate the need for assertion training.
4. Trainer asks the women to go back and answer each question on the profile as if it were an open-ended question.
5. Trainer then encourages each woman to discuss role conflicts and the values or beliefs that may interfere with positive appraisals of herself.

From T. LaFromboise, *Assertion Training with American Indians* (Las Cruces, NM: ERIC Clearinghouse on Rural Education and Small Schools, 1982), p. 65.

Worksheet

Group Awareness Profile

Check the response that best represents your views.

	Passive	Assertive	Aggressive	Not Sure
1. I think most whites see me as:	_____	_____	_____	_____
2. I think most Indians see me as:	_____	_____	_____	_____
3. I think most white people are:	_____	_____	_____	_____
4. I think most Indian people are:	_____	_____	_____	_____
5. I would like most white people to see me as:	_____	_____	_____	_____
6. I would like most Indian people to see me as:	_____	_____	_____	_____
7. I think I usually look:	_____	_____	_____	_____
8. I think I usually act:	_____	_____	_____	_____
9. With an Indian person it is easy for me to be:	_____	_____	_____	_____
10. With a white person it is easy for me to be:	_____	_____	_____	_____
11. With an Indian person it is hard for me to be:	_____	_____	_____	_____
12. With a white person it is hard for me to be:	_____	_____	_____	_____

Exercise 6

Sex-Role Expectations

Goals

1. To explore rules and expectations about sex roles
2. To explore personal requirements Indian women impose on themselves concerning sex roles
3. To examine unrealistic expectations, conflicting expectations, and the ways in which participants do or do not meet these expectations
4. To predict the consequences of not meeting specific sex-role expectations
5. To develop ways of breaking out of sex-role restrictions without damaging personal, tribal, or professional status

Time

45 minutes

Materials

Paper and pencils

Process

1. Trainer asks each participant to make a list of the expectations and rules for sex roles held by her tribe, family and relatives, friends, professional colleagues, and herself.
2. Trainer asks participants to discuss ways in which they do or do not meet these expectations.
3. Trainer asks participants to determine the consequences of not meeting expectations determined by self, family, and tribe.
4. Trainer asks participants to brainstorm certain unconventional sex-role behaviors that could contribute to the growth and development of their families, tribal communities, and ultimately, themselves.

From S. M. Osborn & G. G. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

Exercise 7

Role Stripping

Goals

1. To appreciate the variety of roles of Indian women
2. To allow each participant to determine the number of role commitments she can take on and still make constructive and desirable use of her time
3. To differentiate between roles freely chosen and those imposed by society, family, and friends

Time

60 minutes

Materials

Role Stripping Worksheet
Pencils

Process

1. Trainer distributes Role Stripping Worksheet, asking participants to think of their most important roles and to list them in order of importance.
2. Trainer then instructs participants to fold the sheet on the dotted lines and tear it into strips.
3. Going around the group circle, the trainer asks participants to throw away their least important role and to explain what loss or rejection of that role means to them.
4. Trainer has participants continue the process until all roles for each participant have been stripped away.
5. To process participants' feelings about having cast off numerous role expectations, trainer encourages discussion of emotional, cognitive, and behavioral responses to role loss.
6. Trainer then asks participants to take back a previously cast-aside role they sincerely *want* to take on, discussing how it feels to have freely chosen this role and its associated expectations.
7. Step 6 can be continued until participants feel that they have freely taken back a comfortable number and combination of roles.

From B. Kerr, personal communication, July 12, 1981.

Worksheet

Role Stripping

What are your most important roles?

Examples: student, friend, mother, daughter, sister, worker, musician, leader, partner, girlfriend, helper, teacher

Make your own list of the roles you fill. List them in order of importance, and then fold the sheet on the dotted lines and tear it into strips.

1.

2.

3.

4.

5.

6.

7.

Exercise 8

Twenty-one Questions

Goals

1. To understand that setting and accomplishing goals is a technique for gaining control over one's life
2. To identify personal goals or desires
3. To determine what actions need to be taken in order to accomplish these goals

Time

15 minutes

Materials

Twenty-one Questions Worksheet
Pencils

Process

1. Trainer hands out Twenty-one Questions Worksheet and asks participants to answer, as a homework assignment, any or all questions in whatever order they wish.
2. Trainer encourages participants to be prepared to discuss these questions on Day 2. (Note that this exercise is suggested for use as a wrap-up activity and posttraining activity in the one-day workshop.)
3. On Day 2, the trainer leads a discussion with participants about how the homework assignment made them feel. Trainer encourages participants to rephrase their answers with "I learned . . . " statements.
4. Trainer discusses the importance of setting goals to give oneself direction in daily activities as well as in the professionalization process; to provide a basis upon which to select from a variety of options; and to provide criteria for measuring perceptions of progress toward desired changes in various personal characteristics.

From J. Canfield & H. C. Wells, *100 Ways to Enhance Self-Concept in the Classroom: A Handbook for Teachers and Parents*, ©1976, p. 173. Reprinted by permission of Prentice-Hall, Inc., Englewood Cliffs, NJ.

Worksheet

Twenty-one Questions

Answer all or any questions in whatever order you wish.

1. What would you like to do, have, or accomplish?

2. What do you wish would happen?

3. What would you like to do better?

4. What do you wish you had more time for? more money for?

5. What more would you like to get out of life?

6. What are your unfulfilled ambitions?

7. What angered you recently?

8. What made you tense or anxious?

9. What have you complained about?

10. What misunderstandings did you have?

11. With whom would you like to get along better?

12. What changes for the worse or the better do you sense in the attitudes of others?

13. What would you like to get others to do?

14. What changes might you have to introduce to get others to do this?

15. What takes too long?

16. What are you wasting?

17. What is too complicated?

18. What "bottlenecks" or blocks exist in your life?

19. In what ways are you inefficient?

20. What wears you out?

21. What would you like to organize better?

Exercise 9

"Shoulds"

Goals

1. To get in touch with role expectations and feelings about them
2. To identify and challenge various personal, cultural, and social expectations about Indian women

Time

30 minutes

Materials

An extra chair for each participant

Process

1. In group format, the trainer asks participants to brainstorm all the "shoulds" they can think of that are associated with being a respectable Indian woman.
2. Trainer asks each participant to sit on a chair facing an empty chair and talk to that empty chair about the way in which she "should" behave.
3. After ten minutes, the trainer asks the participants to switch chairs and answer how she feels about trying to live up to all those expectations.

Exercise 10

Acknowledging Personal Strengths

Goals

1. To acknowledge personal strengths
2. To discover strengths others see in each participant that the participant may not have been aware of
3. To allow each participant to become comfortable acknowledging and discussing her own personal strengths

Time

45 minutes

Materials

Sheets of paper folded down the center
Pencils

Process

1. Trainer distributes sheets of paper and asks the women to list the strengths they see in themselves on one side of the paper and to write their name on the top of the other side.
2. Trainer asks participants to pass their sheets around in a circle so that each participant can write down the strengths she has observed in the woman whose name appears at the top of the sheet.
3. After all of the sheets have gone around the circle and returned to their owners, participants then individually acknowledge aloud the strengths recorded on their sheets.
4. Trainer leads a discussion with the women about what may be keeping them from using their strengths and what fantasies they have about their own futures.

Exercise 11

Peer Perceptions

Goals

1. To provide each participant with feedback on how she is perceived as similar to each of the other members of the group
2. To examine one's emotional reactions to being considered "different"
3. To help each woman identify those areas of similarity and dissimilarity which she believes are important

Time

Approximately 75 minutes

Materials

Peer Perceptions Ranking Form Worksheet
Peer Perceptions Summary Form Worksheet
Pencils

Process

1. Trainer explains the goals of the exercise as outlined above.
2. Participants are given the Peer Perceptions Ranking Form Worksheet. Each participant is instructed to write down (independently) the names of all the other participants *in rank order*, starting with the person she considers most similar to herself and proceeding down the list to the person she considers least similar to herself. The participant is asked to indicate those characteristics, beside each name, about herself and the other person which she had in mind in ranking the person's relative similarity to herself.
3. Trainer distributes the Peer Perception Summary Form Worksheets and instructs participants to list the names of the group members in the same order.
4. Each participant in turn tells how she ranked all of the other members and what she had in mind regarding each ranking. Members record the rankings accordingly on their summary form; at the end of this exercise, this form will contain all of the rankings as a permanent record to be kept by members. Each participant is asked to respond to the feedback she has received.
5. The trainer leads a discussion of the data, emphasizing how people react to being seen as "different" and how group members' values are expressed in the characteristics on which they focus.

From R. Loring & T. Wells, *Breakthrough: Women into Management* (New York: Van Nostrand-Reinhold, 1972), p. 137.

Worksheet

Peer Perceptions Ranking Form

Your name _____

Write down the names of the other participants, ranking them according to how similar you feel they are to you. Rank from 1 to 11, with 1 being the most similar and 11 being the least similar.

Ranking of other members	**Characteristics that you considered**
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____

Worksheet

Peer Perceptions Summary Form

		Group Members' Ranking											
		a	b	c	d	e	f	g	h	i	j	k	l
Group Members Ranked	a												
	b												
	c												
	d												
	e												
	f												
	g												
	h												
	i												
	j												
	k												
	l												

Exercise 12

What Is a Person?

Goals

1. To further explore participants' personal qualities
2. To discuss the qualities participants perceive as male or female, Indian or non-Indian
3. To understand the interdependence of all the qualities that lie within each person, male or female, Indian or non-Indian

Time

1 hour

Materials

For each participant, a large sheet of shelf paper and five different colored markers

Process

1. Trainer asks participants to work in pairs so that one woman can lie down on a large sheet of shelf paper while the other woman draws around her body, by tracing its outline onto the paper. A silhouette of each woman will result.
2. Trainer instructs the women to write on their silhouettes words that describe personal qualities they perceive as male or female and to use markers to color-code male and female qualities.
3. Trainer presents material defining "What is a person?" in terms of four clusters of strengths that characterize people:
   a. *Deliberative-manipulative strengths* refer to the ability to get things done (commonly regarded as a male characteristic)
   b. *Risk-taking strengths* consist of the willingness to expose ourselves and take the chance that others may not see us as we would like to be seen (commonly regarded as a male characteristic)
   c. *Attractiveness strengths* include being fun to be with, considerate, and interesting (commonly regarded as a female characteristic)
   d. *Empathic strengths* mean that the individual is able to feel *with* other people, to sense where they are emotionally (commonly regarded as a female characteristic)
4. Trainer asks participants to discuss how they each possess elements of the four clusters and how they may deliberately or subconsciously suppress certain elements.
5. Trainer asks participants to return to their silhouettes and write down words that describe personal qualities they perceive as Indian or non-Indian, again using the markers to color-code Indian and non-Indian qualities.

6. Trainer presents material defining "What is a bicultural person?" (LaFromboise, 1982) by discussing four value differentials (Trimble, 1981) that describe how culture influences characterizations of people:

   a. *Cooperative-competitive* refers to the manner in which people get things done

   b. *Indirect-direct* refers to the manner in which people communicate

   c. *Sharing-accumulating* refers to the manner in which people collect, control, hoard, or dispense and develop information, property, and time

   d. *Present-future time orientation* refers to the temporal planning and experiencing of events

7. Trainer asks participants to discuss how each of them possesses elements of the four cultural dichotomies and how they may deliberately or subconsciously suppress certain characteristics.

Exercise 13

Indian Leader Sketch

Goals

1. To understand that traits of ideal leaders are defined by specific cultural groups as well as by the general society
2. To be able to identify at least five positive characteristics of Indian leadership

Time

15 minutes

Materials

Paper and pencils

Process

1. Trainer discusses how every society identifies traits characteristic of its ideal leaders. (For example, ancient Greek culture admired the ideal leadership qualities of justice and judgment, wisdom and counsel, shrewdness and cunning, and valor and action.)
2. Trainer asks participants to brainstorm qualities that Indians most admire in outstanding leaders (suggested in Edmunds, 1980 and Foreman, 1976).
3. As a homework assignment for the three-day workshop, the trainer encourages participants to write a paragraph about the qualities they most admire in an outstanding Indian leader, preferably a female leader. (This assignment could also serve as a topic for personal journal work or as a theme for group discussion.)

Exercise 14

Review of Indian Leader Sketch

Goals

1. To reinforce understanding that traits of ideal leaders are defined by specific cultural groups as well as the dominant society or society in general
2. To be able to identify at least five positive characteristics of white leadership
3. To be able to choose and adopt those positive characteristics of both Indian and white leadership that most comfortably suit a participant's own personality, professional role, and personal/professional goals

Time

60 minutes (including review of personal strengths, social expectations, and perceptions of leadership)

Materials

Silhouettes from Exercise 12
Sketches (paragraphs) from Exercise 13
Marker for each participant
Chalkboard and chalk or newsprint and markers

Process

1. Trainer asks each woman to share her sketch of an American Indian leader she most admires.
2. During the group discussion, the trainer lists on the chalkboard or newsprint the recurring leadership traits suggested by the participants.
3. Trainer asks participants to brainstorm characteristics of American leaders, and trainer records these traits on chalkboard or newsprint.
4. Trainer asks the women to compare the two lists of traits and consider which ones conflict or compete with each other.
5. Trainer asks participants to concentrate on those conflicting leadership traits and discuss the time, place, and audience, and the age and sex of the leader for whom each of the conflicting traits would be considered culturally and socially appropriate.
6. Trainer asks participants to return to their silhouettes and write down words that describe their own personal leadership qualities.
7. Trainer leads a group discussion of participants' feelings about their potential as leaders.

Exercise 15

The Meaning of Power

Goals

1. To understand how confidence and the lack of it are associated with professional power and powerlessness, respectively
2. To understand the meaning of power and the feelings associated with power
3. To understand the boundary between the ends and the means used to get power

Time

75 minutes

Materials

Newsprint
One marker per group
Masking tape

Process

1. Trainer asks participants to determine what the word *power* evokes in each of them. This can be done by asking participants to write down associations that come to mind and then sharing them with the group. Participants may mill around the room and free associate out loud with the word *power*.
2. The trainer writes the words or phrases on the newsprint, dividing the list into three categories: negative, positive, and neutral. The trainer then asks the group to discuss these categories of the word *power*.
3. Trainer asks the women to assemble lists completing the phrases:

   I feel powerful when . . .
   I feel powerless when . . .

4. Trainer asks the women to place the lists on the walls around the room and comment on the results. Is anyone surprised at the findings? What common themes run throughout the lists?
5. For the next fifteen minutes, the women are asked to list strategies people use when in powerless positions. The trainer needs to stress that, for the list, anything goes—even wild, dishonest, or manipulative behaviors such as flirting to get your way or using a "poor me" or helpless attitude.
6. Trainer leads a discussion about participants' comfort or discomfort levels in the utilization of the various strategies listed. The trainer states the need for the women to identify and understand strategies for gaining power in order to plan for effective results. The trainer also states that, often, given tactics will be less effective if the person loses self-respect or the respect of others for engaging in manipulative behaviors, or if someone's dignity is lost in the process.

From N. Josefowitz, *Paths to Power*, Instructor's Manual, ©1980, Addison-Wesley Publishing Co., Inc., Reading, Massachusetts. Adapted material from pp. 16–17. Reprinted with permission.

7. Trainer asks the women to shift their discussion to the boundary between the ends and the means used to achieve those ends. The trainer should be nonjudgmental and admit her own failings in attempts to gain power. This discussion usually generates strong feelings between those who are honest and direct and those who will use any means to get ahead.

8. Trainer discusses the fact that there is a difference between the way an actor intends a behavior and the way the person acted upon perceives it. For example, "manipulation" may be intended for the good of an organization but be perceived as personally undermining, or "flirting" may be intended to gain access to resources, but be perceived as a promise to go to bed. Trainer asks the women to share examples from personal experience of the dichotomy between intentions and others' perceptions of intent or behavior.

Exercise 16

American Indian Professional Power

Goals

1. To meet Indian professional women who can be viewed as role models
2. To learn how Indian professional women achieve power within the Indian community and to identify the associated benefits, disadvantages, and conflicts
3. To learn how Indian professional women achieve power within the non-Indian society and to identify the associated benefits, disadvantages, and conflicts
4. To meet and network with Indian professional women from the following backgrounds:
   a. College-educated in a nontraditional field (e.g., computers, engineering, law), yet maintaining traditional ties
   b. Private small-business owner (e.g., consultant firm, day-care provider in home)
   c. College-educated in a traditional field (e.g., education, social work, nursing)
   d. Self-educated, high-level professional on a reservation (e.g., tribal council member, director of a community program)

Time

30 minutes

Resources

Four American Indian professional women to serve as role models
Résumés or brief profiles of each of the role models, distributed to participants beforehand

Process

1. Trainer asks each of the four role models to briefly introduce herself and discuss how she has succeeded in her profession and retained her Indian identity.
2. Trainer summarizes common themes from the role models' introductions and states that participants will be asking questions throughout the interviewing (see Exercise 17).

Exercise 17

Role Model Interviews

Goals

1. To learn how Indian professional women feel about experiences in which they asserted themselves
2. To observe Indian professional women who may not be present in participants' everyday environment but whom participants can admire and may successfully turn to for purposes of imitation and adaptation
3. To learn about various attitudes and behaviors that distinguish professional women from nonprofessional ones

Time

2 hours (30 minutes per interview)

Materials

Role Model Interview Worksheet
Four separate meeting rooms

Process

1. Trainer asks the participants to form small groups of two to four persons each and to be prepared to ask the role models questions (such as those provided on the Role Model Interview Worksheet) as well as any questions relating to the role models' introductions or résumés.
2. Trainer coordinates the timing and rotation of each small group from role model to role model.
3. After all the interviews have been conducted, the trainer brings the participants and the role models together for a discussion of the personal, cultural, and psychological themes they drew from the role models' discussion of their professionalization experiences.

Worksheet

Role Model Interview

Personal/Professional

1. Describe the different jobs you have had, beginning with your first employment and ending with your present job.
2. What training or experience has helped you to do your present job?
3. How did you go about finding your jobs?
4. What personal satisfactions do you get from your work?
5. Have you experienced stress associated with carrying multiple roles and responsibilities?

Cultural

1. Discuss the pros and cons of being an Indian professional woman:
   a. What do you view as the positive characteristics and strengths of Indian women?
   b. What stereotypes about Indian women have you encountered in your professional life? How did you handle those experiences?
2. Did your family support you in becoming a professional? If so, to what extent? How did extended family support help or hinder your educational and professional progress? Was extended family support transferred to others once you were away from your family? If so, did you perceive this as neglect?
3. How and why do you keep cultural ties? How does this ease transitions between the Indian and non-Indian worlds? How does it hinder those transitions?

Psychological

1. Discuss any role conflicts or role overload you have experienced.
2. Did you or your family members abuse alcohol or drugs during your professionalization?
3. What do you do to relax and cope with stress?
4. What are some of the rewards and satisfactions associated with carrying multiple roles?
5. What are the sources of support you turn to in juggling multiple roles?

Workshop 2

Assertiveness

The assertion of Indian rights has come about because tribes at long last have begun to take their rights of self-government seriously and the courts are taking them seriously too.

—Senator Edward Kennedy, 1978

Assertiveness is the ability to express feelings, ideas, and opinions, and to stand up for rights honestly and straightforwardly, without denying the rights of others (Alberti & Emmons, 1974). Assertive behavior is marked by direct eye contact, initiative, independence, and a certain amount of outspokenness. These behaviors contrast markedly with traditional American Indian behaviors emphasizing noninterference: indirect communication, reticence in expressing ideas, feelings, or opinions unless called upon to do so and, in extreme cases, even physical withdrawal from uncomfortable situations.

Fortunately, however, Indian people recognize that those who act nonassertively and noncompetitively may be unable to gain what is rightfully theirs in American society, particularly in professional circles. American Indian women developing professional careers realize that, as professionals, they may find it necessary to exhibit certain assertive behaviors, including being at ease in meeting strangers, being opinionated in meetings, standing their ground in controversial situations, openly seeking information or answers to problems, and learning and executing the actions required for advancement in a specific work environment.

Research into assertiveness among American Indians is limited to the work of Peniston and Burman (1978), LaFromboise (1982, 1983; see also, LaFromboise & LaFromboise, 1982), and Schinke and associates (1985, 1988). LaFromboise (1982) developed an assertion-training program for bicultural competence that answers questions concerning appropriate methods of training American Indians in assertive communication skills, addresses cross-cultural assertion issues, and emphasizes cultural variables that may affect the appropriateness of assertive behavior in different settings and situations. This program emphasizes Indian role modeling and extensive practice in assertive communication; it is designed to help Indians meet the general demands of an assertive society, defend their special rights as sovereign people, discern the appropriateness of acting assertively within diverse cultures, and initiate assertive interchanges when necessary.

Indian women have situationally displayed assertive behavior for decades, particularly when acting as intercessors or mediators in Indian-white encounters. Today, American Indian professional women achieve success by performing

behaviors characterized by independence, leadership, confidence, competitiveness, and emotional control. Unfortunately, however, although most professional women who attend assertion training groups do practice assertive behavior (as opposed to passive or aggressive behavior), they frequently experience feelings of extreme anxiety over its unconventionality (Brockway, 1976). American Indian women also tend to fear that their assertive behavior will be met with social scrutiny and criticism. Their fear is based on traditional Indian expectations that discourage the expression of strong or violent feelings (Attneave, 1969).

Nonetheless, American Indian women have used assertiveness to accomplish a great deal, as La Donna Harris (Comanche), president and director of American Indians for Opportunity, Wilma Mankiller, chief of the Cherokee Nation, Claudeen Bates Arthur, attorney general of the Navajo Nation, Loretta Halfmoon (Nez Perce), program director for Confederated Tribes of the Umatilla Reservation, Millie Giago (Kickapoo/Laguna), executive director of the Native American Center of Oklahoma City, and many others have shown. The uniqueness of these women and other American Indian leaders like them, is that they have been able to utilize non-Indian behavioral techniques to gain recognition and influence in the professional world. They have gained respect and status for Indian people—as well as for themselves—without ignoring their own cultural heritage, losing acceptance among their own people, or losing the ability to behave appropriately within Indian cultures.

This section of the manual will help Indian women refine their current assertive behavior with particular emphasis upon improved cross-cultural communication in work settings, dispute counterproductive beliefs that block assertive behavior and lead to rationalizations about behaving unassertively, reduce the anxiety often associated with the need to act assertively, assess the consequences of assertiveness and its potential impact upon their professional survival and advancement, and identify and deliver assertive communication appropriate to diverse audiences.

Assertiveness: Three-Day Workshop Agenda

	Day 1
9:30–10:30*	Introductions 1. Self-Assessment of Assertiveness† 2. Consciousness Razors
10:30–10:45	Break
10:45–12:00	3. Indian Bill of Rights
12:00–1:30	Lunch
1:30–2:45	4. Relaxation Training 5. Assertive Introductions 6. Testimonials of Indian Assertive Behavior 7. Initiating Conversations
2:45–3:00	Break
3:00–4:45	8. Group Hierarchy Construction
4:45–5:00	Wrap-up 9. Assertive Statements and Questions (homework assignment)
	Day 2
9:00–10:30	Review of content of Day 1 9. Assertive Statements and Questions (practice)
10:30–10:45	Break
10:45–12:00	10. Owning Assertive Messages 11. Expressing Feelings
12:00–1:30	Lunch
1:30–2:45	12. Indian-White Language Comparison 13. Challenging Socialization Messages
2:45–3:00	Break
3:00–4:45	14. Rehearsals and Anxiety 15. Rehearsal of Group Hierarchy Items

* Times listed here are only approximate. Exercises should be shortened or lengthened to suit the users' needs.

† Numerals correspond to the numbered exercises in this section of the manual.

4:45–5:00	Wrap-up 16. Survival Ladder (homework assignment)
	Day 3
9:00–10:30	Review of content of Day 2 and homework assignment
10:30–10:45	Break
10:45–12:00	17. Message Matching 18. Assertive Indian Messages
12:00–1:30	Lunch
1:30–2:45	19. Message Matching with Five Target Persons
2:45–3:00	Break
3:00–4:45	20. Counter Assertions
4:45–5:00	21. Wrap-up

Assertiveness: One-Day Workshop Agenda

9:30–10:00*	Introductions 1. Self-Assessment of Assertiveness† 2. Consciousness Razors
10:00–10:40	3. Indian Bill of Rights
10:40–11:05	Break
11:05–11:45	9. Assertive Statements and Questions
11:45–12:00	10. Owning Assertive Messages
12:00–1:00	Lunch
1:00–2:20	12. Indian-White Language Comparison
2:20–2:30	Break
2:30–3:00	17. Message Matching
3:00–4:00	18. Assertive Indian Messages
4:00–4:15	Break
4:15–4:45	19. Message Matching with Five Target Persons
4:45–5:00	21. Wrap-up

* Times listed here are only approximate. Exercises should be shortened or lengthened to suit the users' needs.

† Numerals correspond to the numbered exercises in this section of the manual.

Exercise 1

Self-Assessment of Assertiveness

Goals

1. To be more aware of the different types of assertive behaviors that can be used with different types of people
2. To become knowledgeable about one's current level of assertiveness
3. To be able to compare one's assertion score with reports of white assertiveness levels
4. To designate behaviors relevant to select persons in need of attention during training

Time*

30 minutes

Materials

Adult Self-Expression Scale Worksheet
Adult Self-Expression Scale Score Calculation Sheet
Pencils
Pocket calculator to share

Process

1. Trainer distributes to each participant the Adult Self-Expression Scale (ASES) Worksheet and Score Calculation Sheet. Trainer then explains that the scale measures different types of assertive behaviors used with different types of people. While completing the scale, participants may call to mind situations they had not thought of recently but would like to change.
2. Trainer instructs participants in self-scoring procedures for the ASES, as explained on the Score Calculation Sheet, and asks participants to calculate their score.
3. Trainer encourages participants to compare their total scores with the average scores reported for whites of 115–20 (Galassi & Galassi, 1979) and the average scores reported for American Indians of 107–12 (LaFromboise, 1983a). This comparison helps participants become more deliberate in their rehearsals throughout the workshop.

From M. Gay, J. Hollandsworth, & J. Galassi, "An Assertiveness Inventory for Adults." *Journal of Counseling Psychology* 22 (1975): pp. 340–44. Both the ASES and its Score Calculation Sheet are available from Dr. Melvin Gay, P.O. Box 220174, Charlotte, NC 28222. A copy is reprinted on the following pages of this manual.

* The times suggested for each of these activities assume a three-day workshop. The trainer will need to adjust the time spent on each activity when presenting a one-day workshop.

Worksheet

The Adult Self-Expression Scale

The following questions are meant to develop a scale on how you express yourself. If a situation does not apply to you, reply as you think you would in the situation. After each item check the answer that best describes your choice.

	Almost Always or Always	Usually	Sometimes	Seldom	Never or Rarely
1. Do you ignore it when someone pushes in front of you in line?	( )	( )	( )	( )	( )
2. Do you find it difficult to ask a friend to do a favor for you?	( )	( )	( )	( )	( )
3. If your boss or supervisor makes what you consider to be an unreasonable request, do you have difficulty saying "no"?	( )	( )	( )	( )	( )
4. Are you reluctant to speak to an attractive acquaintance of the opposite sex?	( )	( )	( )	( )	( )
5. Is it difficult for you to refuse unreasonable requests from your parents?	( )	( )	( )	( )	( )
6. Do you find it difficult to accept compliments from your boss or supervisor?	( )	( )	( )	( )	( )
7. Do you express your negative feelings to others when it is appropriate?	( )	( )	( )	( )	( )
8. Do you freely volunteer information or opinions in discussions with people whom you do not know very well?	( )	( )	( )	( )	( )
9. If there was a public figure whom you greatly admired and respected at a large social gathering, would you make an effort to introduce yourself?	( )	( )	( )	( )	( )

	Almost Always or Always	Usually	Sometimes	Seldom	Never or Rarely
10. How often do you openly express justified feelings of anger to your parents?	( )	( )	( )	( )	( )
11. If you have a friend of whom your parents do not approve, do you make an effort to help them get to know one another better?	( )	( )	( )	( )	( )
12. If you were watching a TV program in which you were very interested and a close relative was disturbing you, would you ask them to be quiet?	( )	( )	( )	( )	( )
13. Do you play an important part in deciding how you and your close friends spend your leisure time together?	( )	( )	( )	( )	( )
14. If you are angry at your spouse/boyfriend or girlfriend, is it difficult for you to tell them?	( )	( )	( )	( )	( )
15. If a friend calls 15 minutes before he/she is supposed to pick you up and says that he/she cannot make it, do you express your annoyance?	( )	( )	( )	( )	( )
16. If you approve of something your parents do, do you express your approval?	( )	( )	( )	( )	( )
17. If in a rush you stop by a supermarket to pick up a few items, would you ask to go before someone in the check-out line?	( )	( )	( )	( )	( )
18. Do you find it difficult to refuse the requests of others?	( )	( )	( )	( )	( )
19. If your boss or supervisor expresses opinions with which you strongly disagree, do you venture to state your point of view?	( )	( )	( )	( )	( )

	Almost Always or Always	Usually	Sometimes	Seldom	Never or Rarely
20. If you have a close friend whom your partner dislikes and constantly criticizes, would you inform them that you disagree and tell them of your friend's assets?	( )	( )	( )	( )	( )
21. Do you find it difficult to ask favors of others?	( )	( )	( )	( )	( )
22. If food which is not to your satisfaction was served in a good restaurant, would you bring it to the waiter's attention?	( )	( )	( )	( )	( )
23. Do you tend to drag out your apologies?	( )	( )	( )	( )	( )
24. When necessary, do you find it difficult to ask favors of your parents?	( )	( )	( )	( )	( )
25. Do you insist that others do their fair share of the work?	( )	( )	( )	( )	( )
26. Do you have difficulty saying no to salespersons?	( )	( )	( )	( )	( )
27. Are you reluctant to speak up in a discussion with a small group of friends?	( )	( )	( )	( )	( )
28. Do you express anger or annoyance to your boss or supervisor when it is justified?	( )	( )	( )	( )	( )
29. Do you compliment and praise others?	( )	( )	( )	( )	( )
30. Do you have difficulty asking a close friend to do an important favor if it will cause them some inconvenience?	( )	( )	( )	( )	( )
31. If a close relative makes what you consider to be an unreasonable request, do you have difficulty saying no?	( )	( )	( )	( )	( )

	Almost Always or Always	Usually	Sometimes	Seldom	Never or Rarely
32. If your boss or supervisor makes a statement that you consider untrue, do you question it aloud?	( )	( )	( )	( )	( )
33. If you find yourself becoming fond of a friend, do you have difficulty expressing these feelings to that person?	( )	( )	( )	( )	( )
34. Do you have difficulty exchanging a purchase with which you are dissatisfied?	( )	( )	( )	( )	( )
35. If someone in authority interrupts you in the middle of an important conversation, do you request that the person wait until you have finished?	( )	( )	( )	( )	( )
36. If a person of the opposite sex whom you have been wanting to meet directs attention to you at a party, do you take the initiative in beginning the conversation?	( )	( )	( )	( )	( )
37. Do you hesitate to express resentment to a friend who has unjustifiably criticized you?	( )	( )	( )	( )	( )
38. If your parents wanted you to come home for a weekend visit and you had made important plans, would you change your plans?	( )	( )	( )	( )	( )
39. Are you reluctant to speak up in a discussion or debate?	( )	( )	( )	( )	( )
40. If a friend who has borrowed $5.00 from you seems to have forgotten about it, is it difficult for you to remind this person?	( )	( )	( )	( )	( )
41. If your boss or supervisor teases you to the point that it is no longer fun, do you have difficulty expressing your displeasure?	( )	( )	( )	( )	( )

	Almost Always or Always	Usually	Sometimes	Seldom	Never or Rarely
42. If your spouse/boyfriend or girlfriend is blatantly unfair, do you find it difficult to say something about it to them?	( )	( )	( )	( )	( )
43. If a clerk in a store waits on someone who has come in after you when you are in a rush, do you call his/her attention to the matter?	( )	( )	( )	( )	( )
44. If you lived in an apartment and the owner of the apartment failed to make certain repairs after it had been brought to the owner's attention, would you insist on it?	( )	( )	( )	( )	( )
45. Do you find it difficult to ask your boss or supervisor to let you off early?	( )	( )	( )	( )	( )
46. Do you have difficulty verbally expressing love or affection to your spouse/boyfriend or girlfriend?	( )	( )	( )	( )	( )
47. Do you readily express your opinions to others?	( )	( )	( )	( )	( )
48. If a friend makes what you consider to be an unreasonable request, are you able to refuse?	( )	( )	( )	( )	( )

Worksheet

The Adult Self-Expression Scale Score Calculation Sheet

Directions for scoring:

1. Enter your responses on the Adult Self-Expression Scale in the appropriate box for each item.
2. Check to see that there is a response for every item. If a response is missing for an item, check the 2 box for that item. If more than four or five items have no response, the results may be invalid.
3. Notice that the values for approximately half of the items have been reversed.
4. Total response values for each column on this Score Calculation Sheet by entering the sum in the blank space beneath.
5. Total the four column sums to obtain the ASES score.

1. (0) (1) (2) (3) (4)	**13.** (4) (3) (2) (1) (0)	**25.** (4) (3) (2) (1) (0)	**37.** (0) (1) (2) (3) (4)
2. (0) (1) (2) (3) (4)	**14.** (0) (1) (2) (3) (4)	**26.** (0) (1) (2) (3) (4)	**38.** (0) (1) (2) (3) (4)
3. (0) (1) (2) (3) (4)	**15.** (4) (3) (2) (1) (0)	**27.** (0) (1) (2) (3) (4)	**39.** (0) (1) (2) (3) (4)
4. (0) (1) (2) (3) (4)	**16.** (4) (3) (2) (1) (0)	**28.** (4) (3) (2) (1) (0)	**40.** (0) (1) (2) (3) (4)
5. (0) (1) (2) (3) (4)	**17.** (4) (3) (2) (1) (0)	**29.** (4) (3) (2) (1) (0)	**41.** (0) (1) (2) (3) (4)
6. (0) (1) (2) (3) (4)	**18.** (0) (1) (2) (3) (4)	**30.** (0) (1) (2) (3) (4)	**42.** (0) (1) (2) (3) (4)
7. (4) (3) (2) (1) (0)	**19.** (4) (3) (2) (1) (0)	**31.** (0) (1) (2) (3) (4)	**43.** (4) (3) (2) (1) (0)
8. (4) (3) (2) (1) (0)	**20.** (4) (3) (2) (1) (0)	**32.** (4) (3) (2) (1) (0)	**44.** (4) (3) (2) (1) (0)
9. (4) (3) (2) (1) (0)	**21.** (0) (1) (2) (3) (4)	**33.** (0) (1) (2) (3) (4)	**45.** (0) (1) (2) (3) (4)
10. (4) (3) (2) (1) (0)	**22.** (4) (3) (2) (1) (0)	**34.** (0) (1) (2) (3) (4)	**46.** (0) (1) (2) (3) (4)
11. (4) (3) (2) (1) (0)	**23.** (0) (1) (2) (3) (4)	**35.** (4) (3) (2) (1) (0)	**47.** (4) (3) (2) (1) (0)
12. (4) (3) (2) (1) (0)	**24.** (0) (1) (2) (3) (4)	**36.** (4) (3) (2) (1) (0)	**48.** (4) (3) (2) (1) (0)

_____ + _____ + _____ + _____ = _____

Score

Exercise 2

Consciousness Razors

Goals

1. To increase awareness and heighten perceptions about assertiveness
2. To emphasize the limitations of strategies that involve meeting another person's needs when one's own needs have not been met

Time

20 minutes

Materials

Consciousness Razors Worksheet
Pencils and paper

Process

1. Trainer asks each participant to read the Consciousness Razors Worksheet and to select an item most currently relevant to the participant's self-esteem.
2. Trainer encourages the participants to write about the item of their choice for ten minutes.
3. Trainer leads a discussion of participants' personal opportunities and experiences and of how being Indian women affected their responses to this exercise.

Adapted from "The Assertive Woman: Developing an Assertive Attitude," by S. Phelps and N. Austin. In R. A. Alberti (Ed.), *Assertiveness: Innovations, Applications, Issues*. Copyright ©1977. Reprinted by permission of Impact Publishers, Inc., P.O. Box 1094, San Luis Obispo, CA 93406. Further reproduction prohibited.

Worksheet

Consciousness Razors

The following is a list of razors. Each razor, as the name implies, has a sharp edge to help you cut through some attitudes that inhibit your assertiveness. Select an item most relevant to your current sense of self-worth. Write for ten minutes about your thoughts and feelings related to that item.

1. Have you ever felt different from other people?
2. Have you ever felt you were sold out by other Indians?
3. Were you treated differently from other children while you were growing up?
4. Do you ever feel dumb?
5. Do you ever want to be invisible?
6. How was your relationship with your extended family members?
7. How was your relationship with your parents?
8. How was your education affected by your being Indian?
9. How was your career choice affected by your being Indian?
10. What goal have you wanted most to achieve in your life?
11. What, if anything, has stopped you from achieving this goal?
12. How do you relate to authority figures (e.g., the Bureau of Indian Affairs, doctor, police)?
13. Have you ever felt powerful?
14. Have you ever punished yourself? When? How?
15. Do you often feel a sense of aloneness or loneliness?
16. Do you have some attitudes that could inhibit your being more assertive?

Exercise 3

Indian Bill of Rights

Goals

1. To help participants become aware of how much freer they feel when they accept their assertive rights
2. To increase participants' awareness of how they deny themselves rights
3. To identify specific countermessages participants could use to help themselves accept rights
4. To distinguish between human rights and special Indian rights

Time

75 minutes

Materials

Indian Rights and Responsibilities Worksheet
Newsprint, markers

Process

1. The trainer asks participants to form small groups and brainstorm about the rights Indian people have as individuals and as members of sovereign nations. Each group appoints a recorder to write down the ideas.
2. The trainer then helps participants draw up their own Indian Bill of Rights by combining the lists from the small groups and discussing each right.
3. The trainer leads a group discussion of the legal basis of each right and the responsibilities Indian people have in retaining each of these rights. Trainers unfamiliar with American Indian law should review LaFromboise and LaFromboise (1982), LaFromboise (1982), or Deloria and Lytle (1983) in preparation for this exercise.
4. The trainer distributes the Indian Rights and Responsibilities Worksheet, which lists the rights most frequently presented by American Indians during assertion training workshops and the legal basis for each right, and asks participants to review the list.
5. The trainer then asks group members to select one of the rights they had the most difficult time accepting. The trainer leads the women in a group fantasy, offering instructions similar to the following:

   > Now imagine that you had the right you selected from our Indian Bill of Rights . . . this right . . . How would you act? . . . How would you feel about yourself? . . . about other people?

   This fantasy continues for two minutes, after which the trainer says:

   > Now imagine that you no longer had that right . . . Imagine how your life would change from what it was moments ago . . . How would you now

act? . . . and feel about yourself? . . . and about other people?

6. The trainer asks participants to form pairs and then discuss what rights they each selected, how they each felt when they accepted the right, how they each felt when they had the right in fantasy, and what they learned from this exercise.

7. Trainer asks participants to retain the Indian Rights and Responsibilities Worksheet for later reference concerning statutes and acts defending each American Indian right.

Worksheet

Indian Rights and Responsibilities

I. Right to Tribal Sovereignty
William v. Lee, 358 U.S. 217 (1959)

II. Right to Self-Government
William v. Lee, 358 U.S. 217 (1959)

III. Treaty Rights
William v. Lee, 358 U.S. 217 (1959)

IV. Right to Jurisdiction
Choate v. Trapp, 224 U.S. 665, 675 (1912)
Oliphant v. Suquamish Indian Tribe (1978)

V. Right to Exclusion
State v. Fox, 82 Wash. 2d 289, 510P. 2nd 230 (1973)

VI. Right to Leadership
Indian Reorganization Act of 1934

VII. Right to Indian Preference
Morton v. Mancari, 417 U.S. 535 (1974)

VIII. Right to Determine Membership
Court of Appeals of New York in Patterson v. Council of Seneca Nation, 245 H.Y. 433, 157 N.E. 734, 736 (1927)
Santa Clara Pueblo v. Martinez, 98 S. Ct. 1670 (1978)

IX. Right to Self-Determination
P.L. 93-638, 88 Stat. 2203

X. Right to Hunt, Fish, Trap
Organized Village of Kake et al. v. Egan et al., 369 U.S. 60, 82 S. Ct. 562, 7 L.Ed. 2d 573 (1962)
Puyallup Tribe v. Department of Game, 391 U.S. 392.88 S. Ct., 1725, 20 L.Ed. 2d 689 (1968)

XI. Water Rights
Winters v. United States, 207 U.S. 564, 574, 28 S. Ct. 207, 52 L.Ed. 340 (1908)

XII. Right to Health Care
William v. Lee, 358 U.S. 217 (1959) 25 U.S.C. s 13, 42, U.S.C. s 2001

From T. LaFromboise, *Assertion Training with American Indians* (Las Cruces, NM: ERIC Clearinghouse on Rural Education and Small Schools, 1982).

XIII. Right to Be Different

XIV. Right to Worship
American Indian Religious Freedom Act, P.L. 95-341 (1978)

XV. Right to an Education
Indian Education Act, P.L. 92-318 (1972)

Exercise 4

Relaxation Training

Goals

1. To reduce anxiety associated with the practice of assertive behavior
2. To learn a skill for managing anxiety in order not to be overwhelmed by it

Time

20 minutes

Materials

Dimly lit room with space for all participants to lie on the floor
Tape recorder
Blank tapes
Yogic Relaxation Instructions Worksheet

Process

1. Trainer leads the relaxation training exercise by calmly and slowly reading the Yogic Relaxation Instructions Worksheet to participants.
2. After the exercise, the trainer gives each participant a copy of the worksheet and encourages the women to tape-record their own voice directing the relaxation.
3. Trainer also emphasizes the need to practice this relaxation exercise at home on a daily basis so that the relaxation response becomes conditioned and can be utilized more easily in anxiety-provoking situations.

From S.M. Osborn & G.C. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

Worksheet

Yogic Relaxation Instructions

Lie on your back with feet separated slightly and arms, palms up, near the body, head centered. Bring your attention to the right arm. Try to feel the muscles, and then gently but deliberately tense the muscles in that arm. Slowly increase the tension until maximum tension is reached from the hand to the top of the shoulder. Stretch the arm but do not lift it as you will then tense other muscles. Keep your attention on the arm and do not allow any other thought to enter your mind. Remain this way for five seconds. Slowly release the tension and be as aware as possible of what is happening in the arm: that the tension is leaving it, that the form of the arm is being dissolved as it were, that only the mass remains, and that it feels very heavy. Do the same with the left arm. Next the right leg. Try to feel the muscles in the leg, and slowly and consciously tense the leg. Push the heel away and pull the toes towards you in order to avoid a foot cramp. Slowly increase tension until the maximum has been reached from the foot to the thigh. Stretch the leg but do not lift it. Again your attention is solely directed to the leg. Remain this way five seconds. Now slowly release the tension, keeping your attention fixed on what is happening in the leg. Watch the tension leave, the form of the leg dissolve, and the mass lie heavily on the ground. Do the same with the other leg.

Now turn your attention to the pelvic girdle. To tense this area, contract the abdominal muscles and draw them slightly upwards. Then the buttocks are drawn towards one another. Forget the rest of the body; feel only the tensed area. Slowly release the muscles of the abdomen and buttocks and leave the pelvic area resting heavily on the ground.

Direct your attention next to the chest box. Here, tense the muscles of the chest; move the shoulders towards each other from behind; and tense the back and rib muscles. Slowly release the muscles of the chest, back, and ribs and rest.

Bring your attention to the neck. To tense it, pull the back of the head towards the nape of the neck. Hold it a few seconds and slowly let it loose. Feel the difference between the tensed neck and the neck resting on the floor. Next the muscles of the face. Clench the jaws together; tense cheeks, mouth, eyelids; wrinkle the forehead. One by one, release the tension in each of these areas. Let the muscles submit to the attraction of the earth. Let the lower jaw and cheeks feel the pull of gravity; let the lips part slightly.

Now start at the feet and work your way up to the head, feeling the heaviness in the different parts of the body. The feeling of heaviness is the first sign of a good relaxation. Feel the heaviness in the blood and every fiber of the body. Let the trunk sink even more as it were into the floor.

Do not move anything. Motor nerves are not sending orders or sensory nerve messages; in other words, the current which keeps you in contact with the outside world during your waking (and part of your sleeping) hours is broken, and you rest in yourself. Important is not just that you are completely relaxed, but also that you are at the same time completely conscious and aware of this relaxation. Let the mind wander through the body to check whether anything more needs to be relaxed, if the body can sink still more into the floor. Remain this way for five minutes. After a certain time you will have the impression of floating outside your body. This is a successful relaxation.

Do not jump up and run off. Slowly move your limbs and stretch and yawn. Increase the depth of breathing, roll onto one side, stretch some more, and *slowly* sit up.

> *As a hawk flying in the sky becomes tired, and stretching its wings, returns to its nest, so does the self hasten to that state where, deep in sleep, she desires no more desires, and dreams no more dreams.*
>
> —Brihadaranyaka Upanishad

Exercise 5

Assertive Introductions

Goals

1. To break the ice and encourage participants' early involvement in assertion training
2. To help participants begin recognizing those nonverbal behaviors that influence others
3. To reduce tension by focusing on positive feedback
4. To acquaint participants with the process of giving feedback

Time

10 minutes

Materials

Name tags (optional)

Process

1. Trainer selects a participant and asks her to begin the exercise by making eye contact with and introducing herself to someone across the group, and having that person respond. Simply exchanging names is fine. The person who received the introduction (the target person) then introduces herself to another participant. This exchange continues until each woman has responded to an introduction and then introduces herself to another woman.
2. The trainer then asks each woman, beginning with the first respondent, to tell the introducer something specific she liked about the way the person introduced herself (e.g., "Mona, I liked the way you smiled, and your voice sounded sincere"). Since little is actually being said, the trainer should emphasize the nonverbal qualities of the introductions, using positive, behaviorally specific feedback whenever possible.
3. The trainer then gives a few examples of nonverbal behaviors that participants might focus on (e.g., gestures, eye contact) before initiating feedback.

Exercise 6

Testimonials of Indian Assertive Behavior

Goals

1. To develop participants' expectations and attitudes about assertive behavior by Indian women
2. To model culturally appropriate assertiveness
3. To identify a variety of assertive verbal and nonverbal responses

Time

20 minutes

Resources

Four American Indian professional women to serve as role models
Assertive Verbal and Nonverbal Behaviors Worksheet
Pencils

Process

1. Trainer passes out the Assertive Verbal and Nonverbal Behaviors Worksheet.
2. The trainer asks each role model to give a brief testimonial of a time she was successfully assertive and experienced positive consequences as a result.
3. The trainer then asks the role models to demonstrate, using participants as the target persons, how they were assertive, and to discuss the consequences of the assertive behavior.
4. The trainer asks participants to cite examples of assertive verbal and nonverbal behaviors they witnessed in the testimonials or role plays.

Worksheet

Assertive Verbal and Nonverbal Behaviors

Nonverbal Behaviors

1. Was eye contact present?
2. Was the facial expression appropriate?
3. Was the body posture appropriate?
4. Was the distance from the target person appropriate?
5. Were there any extraneous distracting behaviors, such as nervous gestures or inappropriate laughter?

Verbal Behaviors

1. Was the speaker's voice level appropriately loud?
2. Was the statement filled with pauses?
3. Did the speaker look confident?
4. Was the statement flat or expressive?
5. Was the speech too rapid or too slow?
6. Was the statement direct and to the point?
7. Was the statement firm but not hostile?
8. Did the statement show consideration and respect for the other person?
9. Did the statement accurately reflect the speaker's goals?
10. Did the statement leave room for being more assertive in the next response?
11. If the statement included an explanation, was it concise rather than a series of excuses?
12. Did the statement include sarcasm, pleading, or whining?
13. Did the statement blame the other person for the speaker's feelings?

Exercise 7

Initiating Conversations

Goals

1. To learn to purposefully place oneself in situations that provide the opportunity for initiating social contacts
2. To learn some successful initiating remarks
3. To understand the advantage of reinforcing another person's comments

Time

25 minutes

Materials

None

Process

1. Trainer discusses how initiating conversations with strangers often requires deliberate planning to ensure success.
2. Trainer presents the following *seven ways of initiating conversations:*
   a. Asking a question or commenting on the mutual activity or situation in which both persons are involved
   b. Complimenting the other person on some aspect of his or her behavior or appearance
   c. Commenting on or asking a question about an activity in which the other person is engaged
   d. Asking another person to join you or seeking to join her or him in a courteous, friendly manner
   e. Asking another person for help, advice, opinions, or information
   f. Offering a newspaper, a match, or help to another person
   g. Sharing personal experiences, opinions, thoughts, or concerns with another person
3. The trainer discusses the need for participants to be able to interpret nonverbal and other cues provided by the person toward whom they direct their remarks. Previous nonverbal contact, such as looking at another person and smiling or attending to his or her conversation, can pave the way for an opening remark.
4. Trainer explains that it also helps to place oneself in appropriately close physical proximity to the other person when initiating conversations.

From S.M. Osborn & G.C. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

5. Trainer explains that once the conversation has begun, it is important to reinforce the other's comments with nonverbal gestures or with feedback about how much the person's comments are appreciated.

6. Trainer asks the participants to form two groups. She assigns Group 1 the task of appointing an initiator, choosing a recipient from Group 2, selecting one of the seven methods discussed, and initiating a conversation with the recipient. After ten minutes, the trainer asks the recipient to give the initiator feedback about how the initiator's remarks came across to her.

7. Trainer repeats Step 6 with Group 2.

Exercise 8

Group Hierarchy Construction

Goals

1. To help participants select initial targets for behavior change at a time when their anxiety is low, then help them progress to more difficult situations
2. To work together as a training group on those items that are anxiety producing for the majority of participants

Time

1–2 hours

Materials

Sample Hierarchy Worksheet
Paper and pencils

Process

1. This exercise goes hand in hand with Exercise 15. Trainer asks each participant to think of as many situations as possible requiring assertive behavior in work and educational settings. Trainer states that the situation could actually have occurred or could be drawn from imagination.
2. The trainer encourages the women to write down each of their situations on separate sheets of paper.
3. The trainer asks each participant to next arrange her sheets of paper in an order ranging from the most anxiety-producing item to the least anxiety- producing item.
4. The trainer then asks participants to order the items by using a "fear thermometer" and grading each item from 0 to 100, depending upon the level of fear. The number 0 represents a state of great calmness and emotional tranquility, and the number 100 represents the most intense anxiety. The higher the number the greater the amount of anxiety or fear.
5. The trainer asks the women to review their lists of items and make sure that each item contains a careful description of the following:
   a. Place—what is the setting?
   b. Persons—who is present?
   c. Extenuating circumstances—under what conditions is the situation taking place?
6. The trainer collects the individual hierarchies and helps participants make a list of the situations most frequently nominated by participants. Then the trainer

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Reprinted from J.W. Pfeiffer & J.E. Jones (Eds.), *A Handbook of Structured Experiences for Human Relations Training, vol. II.* San Diego, CA: University Associates, Inc., 1974. Used with permission.

leads the group in a discussion to arrive at consensus regarding the degree of anxiety produced by each situation. The group hierarchy of target situations can then be constructed. The trainer also distributes the Sample Hierarchy Worksheet.

7. The trainer asks participants to practice being assertive in the situation lowest on the group hierarchy with a partner. After each person has enacted the first situation on the group hierarchy the trainer encourages the participants to share their observations about effective and ineffective ways the participants displayed assertive behavior. When each participant has successfully mastered the first situation three times, the trainer encourages her to move up the hierarchy and practice being assertive with the next most anxiety-producing situation.

8. Depending upon time, this same procedure may be followed in Exercise 15 during the rehearsal segment of that exercise.

Worksheet

Sample Hierarchy

Fear Level	Situation	Place	Persons	Extenuating Circumstances
100	Calling my boss's attention to my resentment over the unfair behavior of others			
90	Asking for a raise			
80	Asking for favors or for help			
70	Debating a controversial issue with my boss			
60	Discussing job aspects with my boss			
50	Speaking up in a public discussion			
40	Initiating conversations			
30	Speaking up for my viewpoint			
20	Maintaining eye contact			
10	Finishing my own sentences			
0	Avoiding embarrassment by avoiding others			

Exercise 9

Assertive Statements and Questions

Goals

1. To increase the number of assertive statements that participants can draw upon during difficult situations
2. To develop assertive responses that show congruent nonverbal (facial and body) communication and verbal communication
3. To increase the transfer of training into real-life situations through home-work assignments

Time

15 minutes

Materials

Fifty Assertive Statements and Questions Worksheet

Process

1. Trainer distributes the worksheet and asks the participants to practice, as an assignment, saying each statement in front of a mirror. If they have tape recorders, participants are also encouraged to tape themselves as they practice in front of the mirror. While doing so, the women are to make sure that their facial and body communication supports and reinforces the verbal content.
2. On Day 2 of the three-day workshop, the trainer has the women practice the assertive statements in dyads for 45 minutes and provide feedback for each other.

From S.M. Osborn & G.C. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

Worksheet

Fifty Assertive Statements and Questions

1. I'm not able to speak with you right now. Please give me your number and I'll return your call before noon.
2. I've been waiting in line for half an hour, and I'm not willing to let you go in front of me.
3. I'd prefer to stay here; it's too cold outside.
4. I am disgusted by your behavior.
5. I resent your arrogance.
6. I am angry about your lack of concern for my feelings.
7. I won't be able to attend your party. I have already made other plans.
8. I don't want to respond to that question.
9. If you continue to arrive late, I am not going to make future appointments with you.
10. I am unwilling to run errands on my lunch hour. It is not part of my job.
11. Please wait your turn.
12. I'm interested in hearing what you have to say, but I want to finish reading this article first.
13. I don't agree with you.
14. I think that you have been very distant toward me lately.
15. I would appreciate your going to the store for me.
16. You ate the last piece of pie. I was going to eat it for lunch.
17. You started talking before I had finished my statement.
18. I admire your skill.
19. That was a clever thing to do.
20. I'm excited about my trip.
21. I'm feeling especially happy or sad today.
22. I am very interested in what you do in your line of work.
23. I am depressed because I wanted Martha to be here on my birthday, and she just called to say she couldn't come.
24. I am disappointed in myself because I wanted to complete the report on time and I didn't.
25. I am confused because I wanted more information than was provided.
26. I am interested in your report because it presents several pieces of information I need.
27. I feel tense because I want to know definitely how well I did on the test, but the teacher hasn't finished scoring it.
28. That's a beautiful outfit you are wearing.
29. You look terrific.
30. I really enjoyed your thoughtful comment.
31. I love you.
32. I admire your willingness to behave in a nonsexist way.
33. That was an honest and forthright statement of your feelings. I admire your ability to take the risk to be so candid.
34. I really like your openness.
35. I like your efforts to work out a solution to our mutual problem.
36. I am unable to see the speaker and am frustrated. Would you please move a little to the left?

37. I am having difficulty hearing the performance. Would you please stop talking?
38. I've had trouble carrying groceries up my stairs. Would you please put the heavy items in a double bag?
39. I am annoyed with you. Why are you late?
40. I'm feeling too warm. Would you be willing to turn down the heat?
41. Would you please help me? My packages are heavy.
42. To the flight attendant on a flight that is late for a connection: "Would you please arrange to send a telegram to the party who is expecting me at noon in Chicago? I am being extremely inconvenienced by this delay.
43. I find your terminology offensive. Would you please phrase the question differently?
44. Are you worried because of the amount of money I have been spending and because you want me to spend less?
45. Are you hurt because I told you what I really think?
46. Are you irritated with how much time I'm taking, and do you want me to go?
47. Are you disappointed with my report, and do you want me to listen to the changes you think would improve it?
48. Are you saying that you are feeling very depressed but that you would like me to stay and talk with you?
49. Are you feeling disappointed because you think that you deserve to be promoted?
50. Are you feeling frustrated with me?

Exercise 10

Owning Assertive Messages

Goals

1. To express assertive statements in a responsible way
2. To take responsibility for one's own messages rather than blame the target person
3. To clarify each woman's wants in her own mind and develop skills that lead to greater autonomy

Time

15 minutes

Materials

Owning Assertive Messages Worksheet

Process

1. The trainer distributes the worksheet and introduces the two methods of "owning" assertive messages:
   a. I-messages
   b. Questioning paraphrases
2. The trainer explains that assertion training focuses on learning how to tell people more about our wants and feelings rather than making nagging statements, playing games, or blaming favorite villains. Blaming others gives away our power, whereas being responsible for ourselves is an experience of personal power.
3. The trainer presents the formula for expressing oneself via I-messages (see worksheet) and asks each participant to rephrase a statement that she has used before into an assertive I-message.
4. The trainer presents the concept of questioning paraphrases, which is the technique of restating others' remarks in the form of questions, and explains that this technique facilitates rather than blocks communication.
5. The trainer presents examples of correct and incorrect paraphrases.

From M.D. Galassi & J.P. Galassi, *Assert Yourself!* (New York: Human Sciences Press, 1977). Reprinted with permission.

Worksheet

Owning Assertive Messages

I-Messages

Formula: I feel (_____) because/when you (_____ _____). Next time I would like (_____).

Procedure: I feel (*state how you feel*) because/when you (*behavior that caused the feeling*). Next time I would like (*describe what you want to occur in the future*).

Example: "I was *quite upset* because you *didn't come over last night and you said you would.* Next time *call and let me know you changed your plans.*"

Questioning Paraphrases

Sample: In response to the statement from a supervisor "What are you doing tonight?"

Correct: "Are you asking whether I have made plans for this evening?"

Incorrect: "Are you feeling lonely?"
"Are you asking me to stay after hours to work?"

Exercise 11

Expressing Feelings

Goals

1. To recognize how beliefs regarding rights and cultural expectations influence behaviors
2. To have participants assess their effectiveness in making requests
3. To provide information about the direct expression of requests
4. To practice discriminating between effective and ineffective requests

Time

1 hour

Materials

Paper and pencils

Process

1. The trainer explains the areas involved in expressing positive feelings: giving compliments; receiving compliments; making requests; expressing liking, love, and affection; and initiating and maintaining conversations.
2. The trainer asks participants to discuss traditional Indian ways of expressing positive feelings, whether or not these ways are still practiced, and how positive feelings may be expressed appropriately within the Indian community today.
3. The trainer gives an example of initiating a conversation. For example, the act of initiating a conversation or asking questions while a person is talking to someone else is viewed as gross interference and is often met with resentment among some tribes. The trainer may convey that when one wishes to begin a conversation, it is appropriate to place oneself in the line of vision of the other party and wait until one's presence is acknowledged before entering the conversation.
4. The trainer then asks participants to form pairs to work together in creating role-play situations, instructing one person to make a reasonable request and the other person to respond by simply saying "no." They then switch roles.
5. The trainer leads a discussion conveying that saying "no" is not all we might wish to communicate. We might also wish to communicate why we are refusing a request or to express our willingness to comply in a different way at a different time.
6. The trainer then asks each dyad to make and refuse requests, intentionally offering excuses that avoid the real issue. A number of questions might arise, such as the following:
   a. How might one deal with a person who feels hurt by a refusal?
   b. Which situations are deemed inappropriate for making or refusing requests?

c. How might one deal with persistent persons who ask why their requests were refused?

7. The trainer asks the women to discuss the thoughts or beliefs that have led them to avoid making requests, guiding the discussion in terms of the personal and special Indian rights involved.

8. The trainer asks the women to remember and write down any negative self-statements or counterproductive beliefs associated with saying "no."

9. The trainer asks each pair of participants to make and refuse requests in an honest and direct manner, using the phrases "I don't want to" or "I won't" instead of "I can't" or making excuses.

Exercise 12

Indian-White Language Comparison

Goals

1. To recognize that different styles of speech produce different thoughts and perceptions
2. To realize that different styles of speech may represent entirely different meanings depending upon the ethnicity of the speaker and the degree of familiarity between the speaker and the listener
3. To increase participants' appreciation for diverse cultural values, perceptions and speech patterns

Time

20 minutes

Materials

Indian-White Language Comparison Outline
Indian-White Language Comparison Worksheet
Pencils, newsprint or chalkboard

Process

1. The trainer distributes the Indian-White Language Comparison Outline and states that making a language comparison is an effective way to focus upon what participants do instinctively—that is, talk differently at times to American Indians and whites.
2. The trainer asks the women to use the outline to brainstorm first about the content of what they talk about when talking with Indians, and second about the content of their conversations with whites.
3. The trainer asks the women to brainstorm next about the style or manner in which they talk with Indians, and then about the manner in which they talk with whites.
4. The trainer asks women to brainstorm about why they talk with Indians, and then about why they talk with whites.
5. The trainer distributes the Indian-White Language Comparison Worksheet that contains ideas generated by previous participants of the Indian assertion training workshops. The trainer then discusses general trends in the ideas expressed by participants during the brainstorming activity.

Worksheet

Indian-White Language Comparison Outline

Indian-Indian **Indian-White**

Content (what you talk about)

Style (how you talk about it)

Function (why you talk about it)

Worksheet

Indian-White Language Comparison

Indian-Indian **Indian-White**

Content (what you talk about)

- Indian politics
- Upcoming social and cultural events
- Other Indians
- Past social and cultural events
- White people and their racist attitudes
- School or work
- Mutual friends, romantic and personal activities, gossip
- Job opportunities
- Your family
- Being Indian today

- Indians (credibility blunder)
- Weather
- School or work
- Mutual acquaintances
- Sports
- The news, politics, current events
- Activities of interest to whites
- Social events when work-related

Style (how you talk about it)

- If abstract terms are used, they are in relation to the person they pertain to
- Use of Indian words throughout, or use of situational dialect as a restrictive code to designate the speaker as one who belongs
- Usually in a joking, teasing, or hinting way
- Talk begins with a disclaimer of one's humility, yet speaker displays logic and wisdom throughout the conversation
- Use of slang
- Assumed closeness and sharing
- Signifies the nature of speaker's relatedness to an event
- Person speaking has the floor for as long as he or she has something to say

- Use generalized and abstract forms of expression
- Somewhat restrained
- Little or occasional slang, humor
- Adherence to professional positions and titles as a basis of authority on topics
- Awareness of grammar and correct enunciation
- Confusion over Indian humor
- Predominately questions and answers
- Apply subtle pressure to reveal secret knowledge of traditional ways
- Interject alternative opinions and interruptions

Function (why you talk about it)

- Relaxation, enjoyment, and recreation
- Mutual interest and sharing
- Become better acquainted or maintain friendship
- Ulterior motives

- To get or maintain a position
- To be seen as capable of getting along
- To not be seen as different
- To be looked upon favorably in job advancements
- Mutual interest
- Obtain or keep business connections
- Ulterior motives, little sharing

Exercise 13

Challenging Socialization Messages

Goals

1. To identify socialization messages that interfere with the ability to act assertively
2. To learn how to challenge socialization messages, which often amount to a denial of individual rights
3. To become more comfortable with assertive rights, even if participants are not immediately ready to accept them emotionally

Time

55 minutes

Materials

Typical Socialization Messages and Healthy, Assertive Alternatives Worksheet
Pens and paper

Process

1. The trainer asks participants to recall thoughts that have made them fearful or apprehensive about being assertive and to write them down.
2. The trainer asks each woman to discuss these thoughts, which often reflect socialization messages like the ones described in the Typical Socialization Messages and Healthy, Assertive Alternatives Worksheet. As participants present their messages, the trainer processes them, using the following probes provided by Lange and Jakubowski (1976):
   a. What in your background causes you to believe that you don't have these rights?
   b. Tell us how it is that you permit others to have these rights but deny them for yourself.
   c. Can you give yourself permission to accept these rights?

Worksheet

Typical Socialization Messages and Healthy, Assertive Alternatives

Socialization Message

1. Traditionally, my people were quiet and unaggressive and did not exhibit a domineering attitude
2. Non-Indians do not respect our opinions and evaluations.
3. In school, I was given the message to be "seen and not heard" and was taught that it's impolite to speak unless spoken to.
4. To be assertive is to be aggressive and pushy like whites.
5. If I miss work, people will assume I don't care or am probably at home.
6. To join organizations is to adopt the white way of doing things.

Healthy, Assertive Alternative

1. Historically, Indian people were very assertive. Traditionally, honesty and truthfulness (assertive traits) were part of our character. We were not afraid to state our opinions simply, honestly, and openly, in a matter-of-fact way.
2. Since we are dominated by non-Indians, we need to stand up for our beliefs with pride and strength. Our opinions are as valid as others'.
3. By speaking only when spoken to, young Indian children display love and respect for their elders.
4. Aggressiveness includes hostile words or acts, whereas assertiveness is a balanced way of speaking, or of acting honestly and openly without undue anxiety.
5. Because of the strength of Indian family bonds, family responsibilities at home often take precedence over work responsibilities.
6. For centuries, Indian people took great pride in dealing with problems within the tribe in an orderly, supportive fashion.

Exercise 14

Rehearsals and Anxiety

Goals

1. To develop awareness of the tension, nervousness, and excitement associated with performance anxiety
2. To demonstrate one way to handle the physical manifestations of anxiety

Time

10 minutes

Materials

None

Process

1. The trainer tells participants to close their eyes and mentally prepare short descriptions of themselves to later share with the group.
2. The trainer tells the women to imagine that they will be the first one called upon to speak. Trainer asks them to rehearse what they are going to say and to stay aware of their physical reactions.
3. After several minutes, the trainer announces that no one is going to be called upon to speak in front of the group after all.
4. Trainer calls the women's attention to any changes in their bodies that may have occurred as a result of the sudden change in directions.
5. After the women get in touch with these changes, trainer instructs them to use the relaxation technique they learned in Exercise 4 until they attain a state of calmness.

From S.M. Osborn & G.C. Harris, *Assertive Training for Women*, 1975. Courtesy of Charles C Thomas, Publisher, Springfield, Illinois.

Exercise 15

Rehearsal of Group Hierarchy Items

Goals

1. To refine assertive behaviors associated with each situation on the Group Hierarchy constructed in Exercise 8
2. To systematically reduce anxiety associated with difficult situations

Time

65 minutes

Materials

Group Hierarchy (from Exercise 8)
Criteria Cards (optional)
Tape or videotape recorders (optional)

Process

1. Trainer asks each participant to role play the item lowest on the Group Hierarchy constructed during Exercise 8.
2. After each role play the trainer gives feedback by asking the participant how she felt immediately following the role play, what she liked or disliked about her performance, and how anxious she felt during the rehearsal.
3. Trainer then points out any positive aspects of the role-play performance. If it is difficult to find positive aspects, the trainer may simply state, "I'm glad you made it through the scene."
4. Trainer then shapes the desired response by reinforcing increments of improved assertive behavior. It is important that the trainer be specific in giving feedback concerning exactly which verbal and nonverbal behaviors are positive.
5. After all positive feedback has been given, the trainer offers negative feedback by describing one or two behaviors that could be improved. The trainer suggests ideas for improving these behaviors and asks the women for their personal reactions to the suggestions. The participant attempting to refine her assertive behavior may wish to accept, refuse, or modify the feedback suggestions.
6. Galassi and Galassi (1977) recommend that trainers use "Criteria Cards," which are three-by-five-inch cards containing the information shown on the following page. The cards can easily be carried by participants during or after the role play.

Worksheet

Criteria Card

	How anxious or relaxed were you?
C	Fear level? Eye contact? Relaxed posture?
	Nervous laughter or joking?
R	Excessive or unrelated head, hand, and body movements?
I	What did you say?
	Say what you really wanted to say?
T	Comments concise, to the point, and appropriate?
	Comments definitive, specific, and firm?
E	Perhaps a factual reason, but no long-winded explanation, excuses, or apologetic behavior?
R	
	How did you say it?
I	Almost immediately after the other person spoke?
	No hesitancy or stammering in your voice?
A	Volume, tone, and inflection appropriate?
	No whining, pleading, or sarcasm?

From M.D. Galassi & J.P. Galassi, *Assert Yourself!* (New York: Human Sciences Press, 1977), p. 38. Reprinted with permission.

Exercise 16

Survival Ladder

Goals

1. To help participants focus on different target persons with whom they would like to be assertive
2. To locate the relative ranking of each target person in relation to matters of professional and personal survival

Time

30–45 minutes (as needed)

Materials

Example Survival Ladder Worksheet
Survival Ladder Worksheet

Process

1. Trainer distributes the worksheets and explains that the Survival Ladder is a mechanism for ranking people (or groups) in numerical order according to the degree to which they represent influences on participants' ability to survive.
2. Trainer explains that the usual range of the ladder is from 1 to 7, from persons who have the least control over goals (represented by Level 1) to those who have the most control (represented by Level 7). Trainer also discusses the progressive increases in stress that typically accompany the delivery of an assertive message as persons move up from 1 to 7.
3. The trainer asks the participants to select, as a homework assignment, seven target persons or groups they have difficulty being assertive with, rank order them, and list them on the hierarchical rungs of the ladder. The trainer then encourages participants to specify sample problems they have with each person or group listed on the ladder.
4. On Day 3 of the workshop, the trainer reviews the homework assignment with the group, emphasizing the goals of the exercise throughout the discussion.
5. Trainer then asks each participant to role play, with a partner, assertive behavior for Situation 1 of her Survival Ladder. If time allows, the trainer directs participants to proceed practicing the situations on the next rung of the ladder, and so on.

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Worksheet

Example Survival Ladder

Levels of Survival and Degree of External Control	Roles as Targets for Assertive Behavior	Sample Problems
7. Aging/institutionalization	Social worker	Acts impersonal and interfering
	Physician	Little choice among physicians
6. Job/profession	Supervisor	Monitors my breaks, comp. time, etc., more frequently than other workers'
	Female employee	Experience discrimination due to double minority status
5. School/education	Teacher	Presents stereotypical information about Indians
	Administrator	Shows favoritism to non-Indian students
4. Community involvement	Tribal council	Difficulty accepting the governance of council members who have less education than I
	Committees	I feel overextended because of conference travel and committee work
3. Home	Children	Conflict I feel because of the "be seen and not heard" messages in my upbringing
	Friends	Often request $5.00 from me until pay day
2. Leisure/recreation	Bartender	Tells me to "watch out for that firewater"
1. Daily routine	Bank teller	Requires me to produce a photo I.D. before cashing my check
	Checkout clerk	Comments on what a good food-stamp shopper I am

Worksheet

Survival Ladder

Levels of Survival and Degree of External Control	Roles as Targets for Assertive Behavior	Sample Problems
7. Aging/institutionalization		
6. Job/profession		
5. School/education		
4. Community involvement		
3. Home		
2. Leisure/recreation		
1. Daily routine		

Exercise 17

Message Matching

Goals

1. To introduce the concepts and basic elements of assertive message matching: the sender, the message, and the target person
2. To provide the background and rationale for enhanced cross-cultural communication through message matching

Time

15 minutes

Materials

Message Matching Worksheet
Paper and pencils
Newsprint and marker

Process

1. Trainer explains the concept of message matching (Cheek, 1976; LaFromboise, 1982) and distributes the Message Matching Worksheet.
2. Trainer emphasizes that the manner in which one chooses to be assertive depends upon the situation and the person. Trainer presents the following terms and definitions:
   a. *Sender:* the person initiating the assertion
   b. *Message:* the communication itself
   c. *Target person:* the person who receives the message (and who actually decides if the message was assertive, nonassertive, or aggressive)
3. To illustrate the point that different people may think and talk differently about the same phenomenon, the trainer selects a familiar symbol, such as an eagle, and asks each person to write down what the word *eagle* means to her. As participants share their responses, the trainer emphasizes the variety found among the responses. The trainer also emphasizes that the goal of this program is for participants to become "dual oriented"; that is, to develop the ability to keep bicultural (Indian and white) points of view in mind and to use this ability in communicating more effectively.
4. Trainer asks each woman to write down what the word *professional* means to her. Trainer follows the same method as described in Step 3 to process participants' responses, listing the various definitions on newsprint as the discussion proceeds.

Worksheet

Message Matching

Sender **Message** **Target Person**

Indian Woman

Conventional Whites

Whites with
People Orientation

Indians with
Non-Indian Orientation

Indians with
Indian Orientation

Traditional Indians

Exercise 18

Assertive Indian Messages

Goals

1. To group target persons into categories as an aid in assertion training
2. To identify the verbal and visual cues associated with target people from different categories
3. To model appropriately matched assertive messages

Time

1 hour

Materials

Target Persons Worksheet
Paper and pencils; chalkboard and chalk
Overhead projector and screen (optional)

Process

1. Distributing the worksheet, the trainer introduces the five categories of target people Indians frequently encounter (LaFromboise, 1982). (The worksheet could also be put on an overhead transparency.) The trainer leads a brainstorming activity centering on the verbal and nonverbal cues that differentiate members of each of the five general categories of target persons (e.g., for conventional whites: organized, scheduled, and time conscious, materialistic, conventional dress and fashion consciousness, etc.). It is important that trainers introduce subsequent discussion by cautioning that broad categories such as these frequently encourage generalizations to be made.
2. Trainers warn trainees of the danger in assuming negative stereotypes, such as "All conventional whites are . . . "
3. The trainer writes participants' responses on the chalkboard, where they can remain in view during behavior rehearsals, and encourages participants to take notes on the worksheet. Participants may find it helpful to go over the cues in preparing for their roles in message-matching behavior rehearsals. Trainer selects five participants in advance to demonstrate each type of target person in role plays with her.
4. Participants view a live demonstration illustrating how an assertive message can be varied in content and delivery to match the orientation of five different target persons.
5. Participants are then asked to choose one of the Indian rights from the Indian Bill of Rights (see Exercise 3) and to think of how they would defend that right with a person from each of the five categories, keeping in mind the intentions of their assertive message and the possible perception of their assertion (Kelly et al., 1980; Schroeder, Rakos, & Moe, 1983) by the target person from each category. These role plays will take place in Exercise 19.

Worksheet

Target Persons

If an Indian person is to communicate in an assertive and effective manner, there must be some thought given to the communication, or message, as it fits the receiver, or target person. Indian communicators must be aware of the various audiences they address in daily living and the manner in which they speak assertively but differently to members of each group. The matching, or fit, is important to the degree that it directly affects the sender's current or future survival.

The following five general categories of people are identified:

Target Persons	Verbal Cues	Nonverbal Cues
1. Conventional whites		
2. Whites with people orientation		
3. Indians with non-Indian orientation		
4. Indians with Indian orientation		
5. Traditional Indians		

Exercise 19

Message Matching with Five Target Persons

Goals

1. To practice varying assertive responses
2. To practice assertive message matching with all five categories of target persons
3. To receive immediate feedback about target persons' perceptions of each participant's assertion attempt
4. To learn that the content of the message basically remains the same, but the manner of delivery and choice of words change according to the target person
5. To increase the likelihood that an assertive message to a target person from a different cultural orientation will be easily understood

Time

75 minutes

Materials

Five participants willing to volunteer to role-play target persons

Process

1. The trainer instructs each participant to practice defending an Indian right in an assertive but unaggressive manner with a target person from the category she feels least comfortable interacting with. This rehearsal is conducted in a triadic format involving a sender, a target person, and a cross-cultural coach (Pedersen, 1981). By serving as cross-cultural coaches, participants who represent different levels of acculturation and experiences with Indian and non-Indian people, provide valuable feedback about their perceptions of the behavior of people who come from these five categories.
2. After participants have displayed proficiency rehearsing in the triadic format, the role plays are expanded into a message-matching format involving a sender and five target persons.

Exercise 20

Counter Assertions

Goals

1. To instruct participants about counter-assertion procedures
2. To stimulate participants' sensitivity to any negative reactions from the target person, such as confusion, anger, or distortion
3. To understand the impact of verbal and nonverbal qualifiers on assertiveness
4. To practice counter assertions and receive feedback concerning their effectiveness

Time

105 minutes

Materials

Survival Ladder (from Exercise 16) and Group Hierarchy (from Exercise 8)

Process

1. Trainer presents the following information:

Counter assertions, or back-up assertions, are restatements or clarifications of the original assertive message that are made to ensure correct interpretation when the sender suspects that the target person may have misperceived the intent of the message (Minor, 1978).

Before senders can clarify the intent of their assertions, they must be able to detect whether confusion, distortion, or dissonance is occurring on the part of the target person. One way to determine if such problems are occurring is for the sender to assess the style, function, and content of the target person's response.

People often communicate cues that provide additional information about the content they actually verbalize. If a woman says, "No, I don't have the money to lend you," while standing firm and looking you in the eye, her physical stance amplifies her verbal statement and affirms the message. If that same woman says, "No, I don't have the money to lend you," but shifts from foot to foot while moving her hands in her pockets, her squeamish behavior will appear incongruent with the verbal statement and will therefore tend to confuse the target person.

Difficulties in interpersonal relationships arise when a statement is made indicating one type of a relationship but is then qualified by an action or additional communication contradicting the nature of the relationship. For example, the assertive intent of a person is often negated when her or his statement is accompanied by nervous laughter or a slight upward inflection on a word. Subtle qualifiers to look for in assertive interchanges include a slight smile, body movement away from the sender of an assertive message, absence of a response to the assertion, a hesitation or pause, absence of any movement, or an argumentative tone of voice. In situations requiring counter assertions, the target person is probably confused and has dismissed the verbal content of the sender's message as a result. The target person may dwell on confusing or negative reactions to the initial message (Keane et al., 1983) at the expense of

accurately perceiving the content of the counter assertion unless the sender does something to break the communication barrier.

It is recommended that the sender preface counter assertions with the target person's name and also emphasize the content in the original assertive statement that seemed most important to the target person.

2. Trainer presents the following steps for using counter assertions, which can be summed up as "what to do when your target person is confused, upset, or angry at your assertiveness":

   a. Look at your behavior to decide whether it was appropriately assertive or inappropriately aggressive.

   b. If your behavior was appropriate, ask for clarification of the target person's reaction. If your behavior appeared negative to the target person, apologize.

   c. Restate your position by using a counter assertion.

   d. If the person persists in his or her negative reaction, ignore it rather than allow the interchange to escalate into an argument.

3. The trainer groups the participants into triads (each participant to serve as sender, target person, and cross-cultural coach) and asks each participant to select a target person and associated problem from her Survival Ladder (see Exercise 16). The sender and target person then role play the situation, with the target person acting noticeably upset over the sender's assertiveness. Trainer instructs the sender to use counter assertions. The target person and the participant serving as the cross-cultural coach give the sender feedback.

4. Trainer rotates among triads, giving feedback and providing direction so that each participant practices a variety of situations from either the Group Hierarchy (see Exercise 8) or the Survival Ladder.

Exercise 21

Wrap-up

Goals

1. To further utilize cognitive, affective, and behavioral contributions of participants
2. To help close the workshop with a supportive, successful experience for all participants

Time

15 minutes

Materials

None

Process

Trainer directs a "closure" exercise to give everyone an opportunity to participate at the close of training. Participants simply finish statements like "Today I learned that . . . ," "I feel . . . ," and "Assertiveness is . . . "

Workshop 3

Career Planning

By Kit Boesch

There is a saying: "Give me a fish and I will eat for today; teach me to fish and I will eat for the rest of my life."

American Indians remain at the bottom of any scale of educational attainment, employment, and income; when data are reported by sex as well as race, Indian women consistently emerge as the lowest paid, lowest ranked, and most unemployed segment of the national work force (Gerard, 1979). Like eighty percent of all employed women in this country, working Indian women are primarily employed in "women's jobs"—which, according to Bird (1974), can easily be defined as "any jobs that pay less than what a man will do them for."

Even though the Bureau of the Census verified that a slightly higher percentage of Indian female workers than male workers held managerial or professional jobs, only two percent of all American Indian women are managers or administrators, and only eleven percent are employed in professional or technical fields. Of the 5,804 American Indian engineers and natural scientists, only 854 of them are women and only 150 Indian women and 713 Indian men are in health-diagnosing occupations (U.S. Department of Commerce, Bureau of the Census, 1983). The majority of American Indian women, like their non-Indian sisters, are employed in two of the lowest-status, lowest-skilled occupation groups—clerical and service occupations. It has been suggested that American Indians typically enter service and clerical occupations simply because these are areas in which they believe they can serve Indian people (Kidwell, 1976) or because many Indians are simply not impressed by affluence, material gain, or job prestige as ends in themselves (Miller, 1978). Whatever the reason for this phenomenon, however, a 1983 analysis carried out by the Ohoyo Resource Center indicates that the income for nearly one-fourth of all American Indian households headed solely by women is only $9,320—well below the U.S. poverty guidelines (Verble & Walton, 1983).

Barbee and Ellsworth (1973) classify American Indian females among the "culturally disadvantaged" as job applicants; the authors state that American Indian women tend to be passive and unassertive, fail to talk about themselves easily, and apparently fail to understand the rationale behind interview questions, thereby leading others to perceive them as unskilled, unresponsive, and unsuitable for employment. If, indeed, this is how American Indian women are perceived when they make initial attempts to start a career, it is not surprising that in 1976 the National Institute of Education identified career planning as the most important educational need among Indian women (Kidwell, 1979).

But the need for career planning among Indian women remains unrecognized and unmet, largely because of major obstacles over which Indian women have no control—lack of educational and employment opportunities, bicultural conflicts, and combined sex and race discrimination. Today, as American Indian women increasingly challenge these barriers and actively seek education, resources, and opportunities, sound career planning and development are essential to their success.

Career planning is more than merely finding a job. It requires an investment of time and a strong commitment to a process of exploration, understanding, and action. It requires self-analysis and organization, patience and persistence. Accordingly, this section of the manual will begin by helping Indian women comprehend the concept of "career" and better understand how this concept relates to American Indian women specifically. The subsequent sessions will serve as aids to help Indian women evaluate their personal career goals with a view toward establishing and maintaining a balance among relationships, work, and personal time; to better analyze the dominant culture's structure and its expectations about careers; to meet job expectations to an employer's satisfaction without compromising their values as Indian women; and finally, to develop an evaluation process that they can use, on an ongoing basis, to help them succeed in long-term career planning.

Career Planning: Three-Day Workshop Agenda

	Day 1
9:30–10:00*	Introductions 1. Facts about Working Women† 2. Building Your Career-Planning Manual
10:00–11:30	Fitting In 3. Exploring Work Values 4. The Party Game 5. Seven Blank Pieces of Paper
11:30–12:00	6. Preliminary Questionnaire
12:00–2:00	Lunch Individual participants review Preliminary Questionnaire with trainer (fifteen minutes)
2:00–2:45	7. Self-Analysis Skill Chart
2:45–3:00	Break
3:00–4:30	8. Nontraditional Careers
4:30–5:00	9. Resource Identification 10. Occupational Analysis (homework assignment)
	Day 2
9:30–10:00	11. Careers for Bilingual Persons 12. Brainstorming Session: Job Hunting—The Search Begins
10:00–12:00	13. Creative Résumé Examination 14. Creation of Individual Résumés
12:00–1:30	Lunch Trainer provides brief written review of each participant's résumé
1:30–2:00	15. Peer Analysis of Résumés
2:00–3:00	16. Selection Process: Application Blanks and Pointers
3:00–3:15	Break
3:15–4:30	17. The Cover Letter

* Times listed here are only approximate. Exercises should be shortened or lengthened to suit individual users' needs.

† Numerals correspond to the numbered exercises in this section of the manual.

4:30–5:00	18. Tailoring Cover Letter and Résumé to a Specific Job (homework assignment)
	Day 3
9:30–10:00	Discussion of homework assignment (Exercise 18)
10:00–11:00	19. Introduction to the Interview 20. Business Stereotypes of Indian Women (audiotape presentation)
11:00–12:00	21. Interview Modeling 22. Interview Role Play
12:00–1:00	Lunch
1:00–1:30	23. Hidden Agendas
1:30–2:30	24. Supportive Networking
2:30–2:45	Break
2:45–4:00	25. Power in Friends 26. The Balancing Act
4:00–4:30	27. Building Your Own Career-Planning Manual
4:30–5:00	28. Summary and Evaluation

Career Planning: One–Day Workshop Agenda

9:00–9:30*	Introductions 1. Facts about Working Women† 2. Building Your Career-Planning Manual
9:30–10:45	6. Preliminary Questionnaire 7. Self-Analysis Skill Chart
10:45–12:00	9. Resource Identification 10. Occupational Analysis
12:00–1:30	Lunch: Guest speaker on nontraditional careers for American Indian women
1:30–2:00	13. Creative Résumé Examination
2:00–2:15	16. Selection Process: Application Blanks and Pointers
2:15–2:30	17. The Cover Letter
2:30–2:45	Break
2:45–3:30	20. Business Stereotypes of Indian Women (audiotape presentation) 23. Hidden Agendas
3:30–4:00	24. Supportive Networking
4:00–5:00	26. The Balancing Act 28. Summary and Evaluation

Adaptions for a One-Day Career-Planning Workshop

1. Participants are instructed to bring completed résumés with them to the workshop. They turn them in at the beginning of the workshop, and the trainer evaluates them during the lunch break. Résumés are then returned and discussed after lunch.

2. Workshop notebooks are already assembled with worksheets, handouts, and notebook paper.

3. Exercises 9 (Resource Identification) and 10 (Occupational Analysis) allow participants to browse through the resource materials and to complete one Occupational Analysis Chart of their choosing.

4. During the luncheon, a guest speaker discusses the advantages of nontraditional careers for American Indian women.

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* Times listed here are only approximate.

† Numerals correspond to the numbered exercises in this section.

5. A copy of the Résumé Checklist from Exercise 15 is returned with each participant's résumé, and general points on writing résumés are discussed. The notebook contains the Sample Résumés from Exercise 13.

6. Application forms and cover letters are discussed, using the samples in the notebook as guidelines for future efforts.

7. Exercise 26 (The Balancing Act) utilizes two (rather than four) American Indian professional women as role models.

Exercise 1

Facts about Working Women

Goals

1. To heighten awareness of women's status in today's work force
2. To increase the knowledge base underlying participants' awareness of the necessity for career planning in their lives

Time

15 minutes

Materials

Twelve Facts about Working Women Worksheet

Process

1. Trainer distributes copies of the Twelve Facts about Working Women Worksheet.
2. Trainer leads a discussion of the points detailed on the worksheet and their relevance to participants' needs for career planning.

Worksheet

Twelve Facts about Working Women

Fact 1	Eight out of every ten women get married; however, one in ten will eventually be widowed, and five in ten will be divorced.
Fact 2	Nearly one-fourth of all American Indian households are headed by women, with no husband present. This figure is *twice* the national average.
Fact 3	Women today make, on the average, only 65 cents to every man's dollar,* and women over fifty-five years old make only 47 cents to every man's dollar.
Fact 4	Eighty-one percent of the families headed by minority females have children. Indian women fare the worst of these in terms of receiving child support payments.
Fact 5	Eighty percent of all working women are concentrated in only ten of the more than four hundred occupational fields listed by the Department of Labor. These ten fields offer the lowest pay, the lowest status, and the lowest potential for advancement.
Fact 6	Working does not eliminate poverty; indeed, working can be expensive in terms of costs for child care, transportation, clothing, and appropriate supplies or equipment for one's job.
Fact 7	Nontraditional jobs that pay the highest salaries are held primarily by men.
Fact 8	Women between the ages of sixteen and twenty-four have the highest rate of long-term unemployment.
Fact 9	Sixty-eight percent of minority women live in poverty. The worst poverty is found among American Indian women.
Fact 10	Job hunting, even for a good part-time job, often requires a full-time commitment.
Fact 11	Eighty percent of all working women today are *underemployed;* that is, they are working in jobs that neither require nor pay for the use of their full potential.
Fact 12	Nothing is forever. Even once you decide on a career path, it may—and should—change as you do, over time.

The above facts, except when otherwise noted, are taken from E.M. Almquist, *Minority, Gender, and Work* (Lexington, MA: Lexington Books, 1979).

* From U.S. Department of Labor, Women's Bureau, *20 Facts on Women Workers* (Washington, DC: U.S. Government Printing Office, 1988).

Exercise 2

Building Your Career-Planning Manual

Goal	To explain the rationale for selection of the workshop materials and model organization of career materials
Time	15 minutes
Materials	Notebooks (one per participant) Three-hole punch
Process	Trainer explains that each participant will build her own career-planning manual as the workshop continues and that later participants will be given a table of contents to fill in. Trainer requests that participants file all worksheets and handouts in their notebooks as the workshop progresses.

Exercise 3

Exploring Work Values

Goals

1. To clarify personal and organizational work values
2. To decide which values are important and necessary to maintain

Time

30 minutes

Materials

What Is Important to Me in a Job Worksheet
Paper and pencils

Process

1. Trainer asks participants to form small groups (about six persons each) to discuss:

   a. The worst job participants ever had—what was bad about it?

   b. The best job they ever had—what was good about it?

   For these two questions, trainer reminds participants not to overlook being a mother and a homemaker; that's a job, too, even if it's not usually a paid job. Participants can also talk about parts of a job—perhaps there were some tasks they hated and others they liked. Trainer asks participants what these were and why.

   Examples of good things about a job might include the following: they were working for Indian people, job was interesting, job used their talents, they were making good money, job let them see their children, they got to work outside, people respected them, they were good at what they did, nobody bossed them around, they got to work at what they wanted, job was fairly secure, they felt they achieved something, job had good benefits, and there was a good chance of advancement.

   Examples of bad things about a job might include the following: being underpaid, job was repetitive and boring, they felt they were expendable, they were treated like a machine instead of a person, their boss was racist or sexist, people treated them as if they were stupid, people ordered them around and didn't respect them, and job was dangerous or dirty.

2. Addressing the group as a whole, trainer then asks participants to list five things that are important to them in any job they take.

3. Trainer distributes the worksheet and asks participants to complete it by circling the number that corresponds to how they feel at the present time.

4. Trainer leads a discussion on the inventory by asking participants to compare "the perfect job" versus jobs that fit *most* of their desired values.

From M. Hunt & C. Munro, *Life Skills for Women in Transition.* Newton, MA: WEEA Publishing Center, Education Development Center, 1982), pp. 89–90.

Worksheet

What Is Important to Me in a Job

Circle the response that best corresponds to how you feel at the present time.

	Not Important		Important		Very Important
1. Using my mind	5	4	3	2	1
2. Being good at my job, whatever it is	5	4	3	2	1
3. Using my hands	5	4	3	2	1
4. Having a job in which I make many decisions on my own	5	4	3	2	1
5. Having a job that allows me a lot of leisure time	5	4	3	2	1
6. If I'm married, having a job that pays *less* than my husband's job	5	4	3	2	1
7. Having a job that won't move me away from my hometown	5	4	3	2	1
8. Working with people who respect me	5	4	3	2	1
9. Working in a job where I'm an individual, not one face in hundreds	5	4	3	2	1
10. Working in a job where I'm my own boss and responsible only to myself	5	4	3	2	1
11. If I have small children, an outside job that is close to home or that allows me to see them often	5	4	3	2	1
12. If I'm a homemaker, an outside job that leaves me enough time to do my other work	5	4	3	2	1
13. Having a job that brings me into contact with a lot of people	5	4	3	2	1
14. Having a job that's prestigious	5	4	3	2	1

	Not Important				Very Important
15. Having a job that pays a lot of money, even if it is otherwise a terrible job (because it goes against everything else I value)	5	4	3	2	1
16. Having a job that has a lot of possibilities for advancement	5	4	3	2	1
17. Having a job that uses my special talents	5	4	3	2	1
18. Having a job that is challenging	5	4	3	2	1
19. Having a job in which I feel needed	5	4	3	2	1
20. Having a job in which I feel I'm helping to change the world for the better	5	4	3	2	1
21. Having a job that has a lot of variety	5	4	3	2	1
22. Having a job that allows me to be a leader	5	4	3	2	1
23. Having a job with good benefits: health insurance for me and my family, a retirement fund, sick leave, paid vacations, etc.	5	4	3	2	1
24. Having a job with a lot of security	5	4	3	2	1
25. Having a job with the city, state, or federal government	5	4	3	2	1
26. Having a job in private industry	5	4	3	2	1
27. Having a job in a nonprofit organization	5	4	3	2	1

In the next few spaces, add any important values from your previous list that weren't mentioned in the inventory.

28. _____	5	4	3	2	1
29. _____	5	4	3	2	1
30. _____	5	4	3	2	1
31. _____	5	4	3	2	1
32. _____	5	4	3	2	1

Exercise 4

The Party Game

Goal

To provide one idea for job hunting

Time

30 minutes

Materials

Job-Hunting Map Worksheet

Process

1. Trainer distributes the Job-Hunting Map Worksheet, which describes six different kinds of people at a two-day party, and asks participants to follow Steps 1–4 to decide with whom they would most prefer to associate.

2. Trainer verbally runs through each step with the participants.

3. Trainer leads a discussion about job skills based on the preferences recorded by participants (e.g., "What do you think this says about you and your skills?").

Worksheet

Job-Hunting Map

A. People who have athletic or mechanical ability, prefer to work with objects, machines, tools, plants or animals, or to be outdoors.

B. People who like to observe, learn, investigate, analyze, evaluate, or solve problems.

C. People who like to work with data, have clerical or numerical ability, carry things out in detail or follow through on other's instructions.

D. People who have artistic, innovative or intuitional abilities and like to work in unstructured situations, using their imagination or creativity.

E. People who like to work with people—influencing, persuading, performing, leading or managing for organizational goals, or for economic gain.

F. People who like to work with people—to inform, enlighten, train, develop, or cure them—or are skilled with words.

Step 1
Which corner of the room would you instinctively be drawn to, as the group of people you would most enjoy being with for the longest time? (leave aside any question of shyness, or whether you would have to talk with them.) Write the letter for that corner here:

_____

Step 2
After fifteen minutes, everyone in the corner you have chosen, leaves for another party across town, except you. Of the groups that still remain now, which corner or group would you be drawn to the most, as the people you would most enjoy being with for the longest time? Write the letter for that corner here:

_____

Step 3
After fifteen minutes, this group also leaves for another party, except you. Of the remaining corners and groups, which one would you most enjoy being with for the longest time? Write the letter for that corner here:

_____

Step 4 Now underline the skills in each corner that you like best.

Exercise 5

Seven Blank Pieces of Paper

Goal

To identify personal skills already possessed by participants that might be applied in career planning

Time

30 minutes

Materials

Seven sheets of lined paper per participant
Pens or pencils

Process

1. The trainer explains that participants have a choice as to what they will write on the seven sheets of paper and suggests three options:

   a. *Choice 1:* You can describe the seven most satisfying accomplishments or achievements you have ever done—in different periods of your life and in your leisure, learning, or working times. Be sure that each accomplishment is one in which you were the active agent in the activity, rather than just someone to whom something was being done. (Being given a prize, for example, won't do, unless you say what you *did* to earn the prize.) List one accomplishment on each sheet of paper, and give each one a brief title.

   b. *Choice 2:* If just the word *accomplishment* or *achievement* makes you freeze ("Achievement? Who, me?"), then here is an alternative. Describe seven jobs you have had, paid or unpaid, full- or part-time. Describe the seven you most *enjoyed* doing. List one job on each sheet of paper, and give each a brief title.

   c. *Choice 3:* If you haven't had seven jobs yet, or if you've had seven or more but hated each of them, try instead describing seven roles you have (or have had) in your life. For example, if all your work experience so far has been in the home and you are a married woman with children, your seven roles might be wife, mother, cook, homemaker, volunteer worker, student, and community member. List one role on each sheet of paper, and give a brief title to each.

2. Following the activity, trainer asks participants to present samples of their choices and then leads a brief discussion on utilizing one's personal skills in the career-planning process.

Exercise 6

Preliminary Questionnaire

Goal

To assist the participant in further analyzing her natural skills in order to discover where they might be valued in the job market

Time

30 minutes

Materials

Preliminary Questionnaire Worksheet
Pens or pencils

Process

1. The trainer hands out the Preliminary Questionnaire, instructing participants to answer Parts 1 and 2 as honestly as possible and as openly as is comfortable, and providing assurance that no one else will see the work.

2. During lunch, the trainer reviews each questionnaire with participants, noting transferable skills and answering questions.

Adapted from the Ohio Bureau of Employment Services, *How to Get a Job: It's Your Move* (Columbus, OH: Author, 1974), p. 5.

Worksheet

Preliminary Questionnaire

Part 1. Skills Learned in Everyday Life
Fill out the following form to begin identifying the skills you probably have but often take for granted. If you enter column 1 in the space before the activity number ("Do Very Well"), also fill in the skills required to do that activity.

Rating	*Activity*	Do Very Well 1	Could Do 2	Do Not Do Well 3	Skills 4
___	1. Make clothing				
___	2. Work crossword puzzles				
___	3. Help elderly or sick people				
___	4. Organize daily tasks such as laundry and shopping				
___	5. Organize day care for neighborhood children				
___	6. Work for a community organization or church				
___	7. Repair a lawn mower				
___	8. Cook or bake, following recipes				
___	9. Fix a leaky faucet or pipe				
___	10. Organize rides to the city				
___	11. Give talks to groups of people				
___	12. Refinish furniture				
___	13. Organize community responsibilities for powwows, wakes, hand games, or religious festivals				
___	14. Reorganize kitchens				
___	15. Do quilting, beading, or crocheting				
___	16. Do your own gardening or canning				
___	17. Play softball or engage in other sport activities				
___	18. Manage finances				
___	19.				
___	20.				

Part 2. Ideas to Consider in Future Planning

Answer the following questions to the best of your knowledge.

1. Are you planning to spend a great part of your life on your job?

_____

2. If so, what kind of work do you *like* to do?

_____

3. Have you held a job outside the home before? _____

If yes, do you (a) want to change jobs? _____ or (b) advance in your current job? _____

4. Do you know what education and skills are needed for these jobs?

	Education		*Skills*
(a)	_____	(a)	_____
(b)	_____	(b)	_____
(c)	_____	(c)	_____

5. Do you know what salaries these jobs offer?

(a) _____ (b) _____ (c) _____

6. Can you advance in these jobs?

(a) _____ (b) _____ (c) _____

7. Would you like to meet some women who work in unusual jobs and/or in your potential jobs?

yes _____ not really _____

8. Do you think a career is as important to a woman as it is to a man?

_____

9. Check any of the following items that you would want to consider if moving to a new city for a job.
   - _____ child care
   - _____ city transportation
   - _____ housing costs
   - _____ utility costs
   - _____ distance from the nearest reservation
   - _____ distance from the Indian center
   - _____ distance from church, parks, etc.
   - _____ others:

10. (a) Do you have a résumé? yes ____ no ____
    (b) Have you ever been interviewed? yes ____ no ____

Exercise 7

Self-Analysis Skill Chart

Goal

To identify skills that are transferable to jobs and are necessary for various employment opportunities

Time

45 minutes

Materials

Self-Analysis Skill Chart Worksheet
Sample Completed Skill Chart
Pens or pencils
An assortment of occupational handbooks (Suggested handbooks: A. Gates, *The Ninety Most Promising Careers for the '80s* [New York, NY: Monarch Press, 1983] and T. Kandel, *What Women Earn* [New York, NY: The Linden Press/ Simon & Schuster, 1981]).

Process

1. The trainer distributes the Self-Analysis Skill Chart Worksheet and the Sample Completed Skill Chart and explains their purpose. The trainer also notes the occupational handbooks available in the room and encourages participants to use them in completing this exercise.

2. The trainer asks participants to do three things:

   a. *Step 1:* Identify particular experiences they have had involving various skills that could be used in a job (the trainer should suggest a minimum of five experiences).

   b. *Step 2:* Identify the specific skills they used in those experiences.

   c. *Step 3:* Identify at least two jobs that require the same skills.

Worksheet

Self-Analysis Skill Chart

(For your personal use)

	Step 1 **Education/Experience** What I've done	**Step 2** **Skills** What I've learned	**Step 3** **Employment** Job opportunities
1.	If you can read this you already have a job skill.	Looked up words in a dictionary; am able to read and write.	File Clerk Receptionist
2.			
3.			
4.			

Worksheet

Sample Completed Skill Chart

	Step 1 **Education/Experience** What I've done	Step 2 **Skills** What I've learned	Step 3 **Employment** Job opportunities
1.	Did babysitting out of my home	How to organize my time and that of others How to budget my money How to cook for several children	Day care provider Food service worker Nurse's aide
2.	Ran church dinners Cooked Indian foods Cooked for weddings	Quantity cooking and service; different cultural foods	Food service worker in hospitals, factories, restaurants, schools, bakeries, etc.
3.	Home repairs; fixed faucets and electrical outlets	Mechanical aptitude	Small appliance repair person Factory worker
4.	Bilingual Indian tribal language and/or French, Spanish, etc.	American Indian and/or Spanish/Mexican language and culture	Translator Bilingual company representative
5.	Sold goods for charity organizations	Fundraising; sales ability	Clerk in a store Sales representative
6.	A number of years in school	Special interests (e.g., typing, science, bookkeeping, writing)	Secretary Keypunch operator Lab assistant Library assistant File clerk Receptionist
7.	Program chair for PTA—three years	How to chair a meeting and write press releases	Community service worker Public relations person
8.	Helped on a farm	How to drive a tractor, pickup, and beet truck	Van or truck delivery person
9.	Sewing ability	How to sew clothing for children and adults	Electronic components assembler Garment worker Tailor

Exercise 8

Nontraditional Careers

Goal

To help participants determine their readiness to choose between a traditional and a nontraditional career

Time

90 minutes

Materials

Nontraditional Careers Worksheet
Pens or pencils

Process

1. The trainer distributes copies of the Nontraditional Careers Worksheet, and asks participants to place a checkmark in the column that most accurately describes the time they have spent on each activity during the past six months.

2. Once participants have completed the worksheet, the trainer explains how to self-score the survey:

   a. Count the number of responses falling in either the "Never" or "Once" columns.

   b. Enter the total in the space at the bottom of the page between these two columns.

   c. Then count the number of responses falling in either the "Once" or "Several Times" columns, and enter the total in the space between those two columns.

   d. Finally, count the number of responses falling in either the "Several Times" or "Often" columns, and enter the total in the space below those two columns.

3. The trainer helps participants interpret their scores as follows:

   a. If their answer to ten or more of the items was "Never" or "Once" they are just beginning their exploration of nontraditional careers.

   b. If they checked ten or more of the items in the "Once" or "Several Times" columns, they are ready to do some serious exploration of nontraditional jobs. They may already be aware of some of the books and information listed in this manual (see Exercise 9); if so, they may wish to review those sources and go on to other practical applications sections that offer something new.

   c. If they checked fifteen or more of the activities in the "Several Times" or "Often" columns, they are probably close to a career decision.

From C.D. Cauley, *Time for a Change: A Woman's Guide to Non-Traditional Occupations* (Washington, D.C.: U.S. Department of Education, Office of Vocational and Adult Education, 1981), pp. 5–7.

Worksheet

Nontraditional Careers

Place a checkmark in the column that most accurately describes how often you have done each career-planning activity in the past six months.

	Never	Once	Several Times	Often
1. Thought about a career in a nontraditional occupation				
2. Thought about the advantages of a non-traditional career				
3. Thought about the disadvantages of a nontraditional career				
4. Talked about nontraditional jobs with relatives or friends				
5. Read materials about nontraditional jobs				
6. Thought about the sexual or racial biases that may be related to nontraditional jobs				
7. Thought about how a nontraditional career might affect my life-style (e.g., friends, family life, free time)				
8. Thought about the nontraditional careers I would enjoy the most				
9. Thought about the nontraditional careers I would dislike the most				
10. Thought about how well a nontraditional career would match my interests and skills				
11. Talked about nontraditional jobs with employment or vocational counselors				
12. Talked about nontraditional jobs with persons working in that career field				
13. Observed activities related to nontraditional jobs				

	Never	Once	Several Times	Often
14. Learned the employment demands in nontraditional careers	_____	_____	_____	_____
15. Learned the chances for advancement or promotion in nontraditional careers	_____	_____	_____	_____
16. Thought about how nontraditional careers might change in the next ten years	_____	_____	_____	_____
17. Tried out activities related to nontraditional jobs	_____	_____	_____	_____
18. Learned to prepare for a nontraditional career	_____	_____	_____	_____
19. Learned how much training is needed to enter a nontraditional career	_____	_____	_____	_____
20. Learned what academic background is needed to enter a nontraditional career	_____	_____	_____	_____
21. Thought about how my high school program is/was related to nontraditional careers	_____	_____	_____	_____
22. Talked about nontraditional jobs with teachers of nontraditional courses	_____	_____	_____	_____
23. Learned what licenses or certifications are required for nontraditional jobs and how to obtain them	_____	_____	_____	_____
Totals:	_____	_____	_____	_____

Number of responses falling under the "Never" or "Once" categories _____

Number of responses falling under the "Once" or "Several Times" categories _____

Number of responses falling under the "Several Times" or "Often" categories _____

Exercise 9

Resource Identification

Goal

To help participants become familiar with the written materials available to them that may assist them in their career planning

Time

15 minutes

Materials

Brooks, L., & Haring-Hidor, M. (1988). Career interventions with women [Special issue]. *Journal of Career Development 14* (4).

Figler, H. (1979). *The complete job search handbook: Presenting the skills you need to get any job and have a good time doing it.* New York, NY: Holt, Rinehart and Winston.

Gates, A. (1983). *The ninety most promising careers for the '80s.* New York, NY: Monarch Press.

Kandel, T. (1981). *What women earn.* New York, NY: The Linden Press/Simon & Schuster.

Locci, S. (1976). *Guide for bilingual occupations.* San Jose, CA: Evergreen Valley College.

U.S. Department of Labor, Employment and Training Administration. (1986). *Dictionary of occupational titles.* Washington, DC: U.S. Government Printing Office.

Process

The trainer identifies the advantages of each publication and allows a short amount of time for browsing.

Exercise 10

Occupational Analysis

Goals

1. To increase participants' knowledge of the qualifications required for an occupation
2. To increase participants' awareness of the versatility of an occupation
3. To assist participants in forecasting occupations' employment outlook in both Indian and non-Indian communities

Time

1 hour

Materials

Occupational Analysis Worksheet
Copies of the reference works cited in Exercise 9
Pens or pencils
Chalkboard and chalk (optional)

Process

1. The trainer asks participants to select two occupations in which they may be interested and, using the available reference works, to fill out one Occupational Analysis Worksheet for each occupation selected. This worksheet is to be completed after the workshop session of Day 1 for use in Exercise 15 of Day 2.
2. The trainer can either review the following directions for completing the worksheet or post them on the chalkboard for future reference:

   Step 1: Select the desired occupation and note it in the box at the top of the sheet.

   Step 2: Find out what duties (list at least three) are expected of a person in that job.

   Step 3: Identify your greatest interests and skills.

   Step 4: Identify whether you would deal most frequently with data, people, or things in this job.

   Step 5: Identify what would satisfy you most in this occupation.

   Step 6: Identify training experiences relevant to this occupation.

   Step 7: Examine the level of education necessary to do the job (e.g., what courses are required for this job?).

   Step 8: Assess where you could actually *do* this job, considering both on- and off-reservation locations.

   Step 9: Determine what other jobs are similar to the one you are considering most seriously.

Worksheet

Occupational Analysis

1.

2. Duties (fill in 3–5)

3. Interests and Skills

	High	Low
Working with people		
Keeping records		
Having a good memory		
Using tools		
Operating machines		
Design (art, painting)		
Directing (leader skills)		
Selling		
Writing skills		
Numerical skills		
Speaking skills		
Reasoning skills		

4. Job Function

	Often	Some-times	Never
Data (numbers, stats, information)			
People (direct contact)			
Things (machines, objects, etc.)			

5. Job Satisfiers
What satisfies *you* with this job?

	High	Low
Money		
Leadership		
Teamwork		
Artisanship		
Service		
Supervision		
Employment in Indian community		
Employment in non-Indian community		

6. Related Training Experiences
(Relevant to *this* occupation)

Part-time employment	
Shadow study	
Interview	
Read occupational materials	
Hands-on experience	
Summer employment	
Special programs	
Field trips	

7a. Suggested or Required Education
(Check the level of education required)

Less than high school	
High school	
Two years of college	
Four years of college	
Five years or more of college	
Apprentice program	
Special technical school	
On the job training	
Military	

7b. Suggested Courses

8. Places of Employment
(on and off reservation)

9. Related Jobs

Exercise 11

Careers for Bilingual Persons

Goal

To identify major career areas in which bilingual ability is either an asset or requirement for certain positions

Time

15 minutes

Materials

Careers for Bilingual Persons Worksheet

Process

1. Trainer notes that bilingualism is one skill often taken for granted by American Indian people.

2. Trainer hands out the Careers for Bilingual Persons Worksheet and notes the references for further examination by the participants on their own time.

Worksheet

Careers for Bilingual Persons

Major Career Areas

Education	Social services	Public relations
Medicine	Dentistry	Industry
Government	Business	Translation
Counseling	Engineering	Travel agencies
Food services	Law enforcement	Insurance
Military services	Mental health	Utilities

Partial List of Employers Who Hire Bilingual Workers

Alpha Beta Company
Bendix Corporation
Certified Temporary Personnel
Hewlett Packard Company
John Hancock Insurance Company
New York Life Insurance Company
Pacific Gas and Electric Company
State Farm Insurance
City police departments
Some state, county, and city governments
U.S. Army Reserve
U.S. Marine Corps
U.S. Air Force
Some school systems and health clinics

Exercise 12

Brainstorming Session: Job-Hunting—The Search Begins

Goal

To develop a list of sources that will provide a directory of jobs currently available in the participants' location

Time

15 minutes

Materials

Paper and pencils

Process

1. The trainer leads a brainstorming session in which participants generate a list of various avenues through which they can find jobs (WindyBoy, 1987). Some of these avenues might include:

   Newspaper ads
   Placement offices
   Bulletin boards in federal and state office buildings
   Private employment agencies
   Friends and relatives
   Television and radio
   Civil service exams

   The list should continue for as long as participants can come up with ideas.

2. Note that once participants have located a potential job, they must decide if they fit that job. (The next exercises, on developing résumés, will help participants put their individual skills, training, and experience in print and help them determine their "fit" with various job descriptions.)

Exercise 13

Creative Résumé Examination

Goals

1. To identify the different sections (education, employment, and volunteerism) covered in résumé construction
2. To select the résumé format that best suits participants' individual backgrounds and strengths

Time

20 minutes

Materials

Sample Résumés

Process

1. The trainer distributes the Sample Résumés, telling participants that each of the three samples emphasizes different strengths: a strong educational background, an extensive employment background, and relevant volunteer service.
2. Trainer reviews each sample with participants, explaining the differences as follows:

   Chronological résumé: This type of résumé often highlights volunteer skills, and it is constructed by listing the most recent experiences first. This type of résumé might be used by someone who has not been in the work force before and/or who does not have a strong educational background.

   Functional résumé: This type of résumé highlights work experience. It identifies the person's job history and, to illustrate skill abilities, explains the duties performed.

   Traditional résumé: This type of résumé highlights education and training. It usually mentions work and volunteer experience, too, but identifies educational background first.
3. Trainer discusses the career goals and various strengths of each participant to help her select the résumé format that best represents her qualifications for the job.

Worksheet

Sample Résumés

Chronological Résumé Highlighting Volunteer Skills

Valarie Long Soldier
205 Alley Lane
Your Town, Nebraska 68000
(308) 467-2385

OBJECTIVE

Bank employee, on a managerial track to be trained for supervisory positions.

EXPERIENCE

1988
Organized Chili Dinner to raise funds for Our School, Your Town, Nebraska
1986–1988
Treasurer, Women's Sewing Club, Your Town, Nebraska. Responsible for organizing the books, budgeting, and fiscal planning for the club.
Manager, Bingo Project, Your Reservation, Your Town, Nebraska. Responsible for banking, recording, and reporting all profits/losses throughout the year.
1986–1988
Supervisor, Money Bank, Your Town, Nebraska. Responsible for training tellers and balancing the books at the end of each day.
1982–1986
Teller (part-time), Money Bank, Your Town, Nebraska.
Responsible for greeting customers and accurately processing their accounts.

EDUCATION

1984
Evening class in accounting and business practices from Your Area Technical College.
1980
Graduated from Southwest High School, Your Town, Nebraska.
Special interests: Accounting and creative writing.

COMMUNITY SERVICE

1983–present
Sunday School Teacher. Taught fourth and fifth grades and an adult Bible study seminar for women.
1985–present
Hospital Volunteer. Responsibilities included running errands for patients and scheduling and organizing volunteers.
1985–present
Activity Supervisor for Women's Sewing Club. Coordinated special events each month for members.

HONORS AND AWARDS

Community Service Award

References available upon request.

Functional Résumé Highlighting Work Experience

Valarie Long Soldier
205 Alley Lane
Your Town, Nebraska 68000
(308) 467-2385

OBJECTIVE

Bank employee, on a managerial track to be trained for supervisory positions.

WORK EXPERIENCE

Supervisor of tellers at Money Bank, Your Town, Nebraska. 1986–present

Teller at Money Bank, Your Town, Nebraska. 1986–1988.

Treasurer, Women's Sewing Club, Your Reservation, Nebraska. 1983–1984.

Manager, Bingo Project, Your Reservation, Your Town, Nebraska. 1986–present.

ANALYSIS OF WORK EXPERIENCE

Administrative:

As a teller and supervisor of tellers at Money Bank, I became familiar with accounting procedures.

While serving as treasurer of the Women's Service Club I managed the checking account and supervised club expenditures.

As a manager of the Bingo Project, I supervised a $1,200 profit program each evening, paid all related bills, and prepared state finance reports and monthly reports to the tribal council.

Education:

Evening class, Your Area Community College, accounting and business practices. 1984.

Graduated from Southwest High School, Your Town, Nebraska. 1969.
Special interests: accounting and creative writing.

HONORS AND AWARDS

Employee of the Month Award

References available upon request.

Traditional Résumé Highlighting Education

Valarie Long Soldier
205 Alley Lane
Your Town, Nebraska 68000
(308) 467-2385

OBJECTIVE

Bank employee, on a managerial track to be trained for a supervisory position.

EDUCATION/TRAINING

M.A. in Business Administration, University of Nebraska, Lincoln, Nebraska. June 1983.

B.A. in Accounting and Finance, University of Oklahoma, Norman, Oklahoma. June 1982.

Two-day "Computers in Business" seminar, Omaha, Nebraska, sponsored by IBM. August 1982.

One-day "Art of Communication" seminar, Lincoln, Nebraska, sponsored by the City of Lincoln. November 1982.

WORK EXPERIENCE

Supervisor of tellers at Money Bank, Your Town, Nebraska. 1986–present.

Teller at Money Bank, Your Town, Nebraska. 1984–1986.

Treasurer, Women's Sewing Club, Your Town, Nebraska. 1984–1985.

Manager, Bingo Project, Your Town, Nebraska. 1984–present.

COMMUNITY VOLUNTEER WORK

Sunday School Teacher. Taught fourth and fifth grades for the past five years. Also taught class of adult women in Bible study seminar.

Hospital Volunteer. Responsibilities included spending ten hours per week at the hospital running errands for patients and talking with them. Became volunteer supervisor, responsible for scheduling and organizing volunteers.

HONORS AND AWARDS

Bilingual/Bicultural Fellowship

References available upon request.

Exercise 14

Creation of Individual Résumés

Goal

To assist participants in completing a résumé that will later serve as a blueprint for various job applications

Time

1 1/2 hours

Materials

Paper and pencils
Sample résumés from Exercise 13

Process

Participants are instructed to develop a résumé for themselves. The trainer notes that they may want to begin by simply listing the jobs they've had, volunteer work they've done, and so on. Then, using the sample résumés from Exercise 13, participants should develop a format suitable to their experience and desired employment.

Note: Following this exercise, the trainer will, in the three-day workshop format, provide a brief written critique of each participant's résumé. In the one-day workshop format, participants will have brought completed résumés with them, and similar feedback will be provided by the trainer.

Exercise 15

Peer Analysis of Résumés

Goal

To have participants evaluate one another's résumés and offer suggestions for improvement

Time

30 minutes

Materials

Completed résumés from all participants
Completed Occupational Analysis Worksheets from Exercise 10
Résumé Checklist Worksheet

Process

1. The trainer distributes completed résumés and Occupational Analysis Worksheets in random fashion, making certain that no participant receives her own.

2. Trainer distributes the Résumé Checklist Worksheet and asks participants to analyze the résumé in hand according to the checklist. After fifteen minutes, each participant first gives verbal recommendations directly to the person whose résumé she evaluated and then receives recommendations from the person who evaluated her résumé—and so on, until all participants have given and received recommendations.

Worksheet

Résumé Checklist

Evaluator: _____ Résumé for: _____

Check off the items below if the information is accurately described.

_____ 1. Proper identification, including name, address, and telephone number

_____ 2. Job objective specifically stated

_____ 3. Most recent job/education/volunteer activity listed first

_____ 4. Reasons for leaving last job omitted

_____ 5. Community activities identified

_____ 6. Training and experience listed

_____ 7. Location preference cited

_____ 8. Honors and awards listed

_____ 9. Experience relevant to the job description

_____ 10. Easy to read

_____ 11. Active verbs (e.g., supervised, sold, organized, managed, directed, controlled) used to emphasize abilities

_____ 12. Skills evident to the reader

_____ 13. References mentioned appropriately

_____ 14. Adequate length (one to two pages)

_____ 15. Neat and visually appealing

_____ 16. Correct *first* name used

_____ 17. Order of résumé appropriate for person's experience

_____ 18. Birth date, family status, and religion omitted

_____ 19. Other comments _____

_____

_____

Exercise 16

Selection Process: Application Blanks and Pointers

Goal

To become familiar with the questions and format of different job application forms and the selection process and to prepare a rough draft of information to carry along while filling out job applications

Time

20 minutes

Materials

Sample Employment Applications
Job Application Pointers Worksheet
Pens or pencils

Process

1. Trainer distributes Sample Employment Applications and requests that each participant select one of the forms and fill it out.
2. Participants discuss any concerns they have with parts of the form.
3. Trainer then asks participants to discuss why they chose one application form over another.
4. Trainer hands out the Job Application Pointers Worksheet and encourages discussion about how this information could be used to help revise participants' applications.

Worksheet

Sample Employment Applications

Date: _____

TO APPLICANT
The Civil Rights Act of 1964 prohibits discrimination in employment practice because of race, color, religion, sex, or national origin. PL 90-202 prohibits discrimination because of age.
If the city or state in which you are applying for a position prohibits the request of any information on this form, the items may be omitted.

Personal

Full Name _____ Social Security No. _____

First Middle Last

Present Address _____ Telephone _____

Street City State Zip Code

Previous Address _____ From _____ To _____

Street City State Zip Code Mo. Yr. Mo. Yr.

Notify in Emergency _____ Telephone _____

Name _____ Address _____

Are you under 18 years of age? ____ yes ____ no Do you have transportation? ____ yes ____ no

What days and hours are you available? _____

Have you been convicted of a crime in the last ten years? ____ yes ____ no If yes, explain fully _____

Job Interest

Position desired ____ Full-time Wage or salary expected

____ Part-time $ _____ per _____

Other positions for which you are qualified _____ Date available _____

What interested you in this company?

Are there any other experiences, skills, or qualifications which you feel would especially fit you for work with the company?

Have you ever applied for work at this company?

____ Yes ____ No If yes, when?

Have you ever been employed by this company?

____ Yes ____ No If yes, when and where?

Education

Circle highest grade completed

Grade School	High School	College	Graduate School	Technical	Other
1 2 3 4 5 6 7 8	9 10 11 12	1 2 3 4	1 2 3 4	1 2 3 4	

School	Name	Location	Course/Degree	Yr. Graduated
Grade				
High				
College				
Graduate				
Technical				
Other				

Extracurricular Activities/Hobbies

AN EQUAL OPPORTUNITY EMPLOYER

Worksheet

EMPLOYMENT APPLICATION

To The Applicant:

To determine your eligibility for the Job Training Partnership Act (JTPA), you must complete the attached application and provide the proof requested. Answer all questions completely as requested. Please complete the application in ink.

The information that you must bring proof of and the items that you can use for that proof are listed below. All applicants must bring proof of items 1–4. Provide proof of items 5–6 only if they apply to you.

Items You Must Prove		*Items You Can Use*
1. Residence	=	Driver's License, or Rent Receipt, or Utility Bill with Name and Address, or Listing in Phone Directory, or Bank Statement
2. Social Security Number	=	Social Security Card or Driver's License (if Social Security Number is on it)
3. Age	=	Driver's License, or School I.D., or Work Permit, or Birth Certificate
4. Family Income for the last 26 weeks (Income = gross wages or salary before deductions, self-employment income minus operating expenses, OASI Social Security Benefits, Retirement and Survivors Payments, Pensions, Alimony, Periodic Income from Insurance, Annuities, Rents)	=	Signed Employer Statements, or Pay Records, or Unemployment Insurance Documents, or Public Assistance Records
5. Handicapped	=	Documents from Caseworker, or Agency, or Medical Personnel
6. Public Assistance (AFDC, SSI, Refugee Assistance Funds, Food Stamps, AABD, Foster Child, State Ward)	=	Documents from Caseworker or Agency

1. Application Date ____/____/____
   Month Day Year

2. Name _____ 3. Social Security Number ____-____-____

4. Address _____
   Street City County State Zip

5. Phone ____ _____ 6. Age _____ Date of Birth ____/____/____
   Area Code Number Month Day Year

7. U.S. Citizen: ___ Yes ___ No If no, do you have ____ I-94 ____ I-151 ____ AR 3a

8. Family Size: Number of people, including yourself, that live with you and are related to you by blood, marriage, or adoption _____ .

9. Income: For each family member included in the answer to Question 8, beginning with yourself, complete the following (must be verified):

(A) Name	(B) Age	(C) Relationship	(D) List all sources of income including employment, and the employer's name	(E) Estimated income for past 6 months
		SELF		
			TOTAL	$

If income is zero (0), how did you meet living expenses? _____

10. Public Assistance:
Do you or any members of your family included in the answer to Question 8 receive any of the following?

___ Yes ___ No AFDC (Aid to Families with Dependent Children)
___ Yes ___ No Food Stamps
___ Yes ___ No Refugee Assistance Funds
___ Yes ___ No SSI (Supplemental Security Income)
___ Yes ___ No AABD (Aid to the Aged, Blind or Disabled)
___ Yes ___ No Are you receiving payments from the State for Foster Child Care?

APPLICATION FOR EMPLOYMENT

SAMPLE COPY

(All information treated confidentially)

Date _____

Name (print) _____ Home Phone No. _____

Present Address _____ How long have you lived there? _____

Number Street City State Zip

Previous Address _____ How long did you live there? _____

Number Street City State Zip

Business Address _____ Business Telephone No. _____

Number Street City State Zip

Social Security No. _____ Date of Birth _____ Height _____ ft. ____ in. Weight _____ lbs.

Are you a citizen of the U.S.? ____ Yes ____ No

Position applied for _____ Monthly Earnings Expected $ _____

Why are you applying for a position with [ ]? _____

Who referred you to us? _____

Have you ever applied to, or been employed by [ ]? ___ Yes ___ No If so, When? _____ Where? _____

Name any [ ] employees you know (indicate relationship, if any, and number of years known) _____

EDUCATION

Type of School	Name of School	Courses Majored In	No. of Years	Graduate? Degrees?	Last year Attended
ELEMENTARY					
HIGH SCHOOL					
COLLEGE					
GRADUATE SCHOOL					
BUSINESS OR TRADE SCHOOL					
CORRESPONDANCE OR NIGHT SCHOOL					

JOBS WHILE IN SCHOOL

Name of Employer	Your Job	Salary	Date From To	Hours per Week

Scholastic Standing in High School? _____ in College? _____

NEXT MOST RECENT EMPLOYMENT: From _____ To _____
Month Year Month Year

Name of Company _____ Kind of Business _____

Address _____ Telephone No. _____

How was Job Obtained? _____ Monthly Salary: Start $ _____ Final $ _____

Nature of Work at Start _____ Nature of Work at Leaving _____

(State territory where worked)

Supervisory Positions Held _____ No. of People Supervised ____ Name & Title of Supervisor _____

Reason for Leaving _____

Explain any unemployment over 30 days _____

REFERENCES
(Not Former Employers or Relatives)

Name	Address and Phone Number	Years Known	Occupation

OUTSIDE ACTIVITIES

(List all activities participated in since leaving school. Omit military, racial, religious, or nationality groups.)

Name of Organization	When did you actively participate? From To	Offices held

SALES EXPERIENCE

Please summarize specific sales experience below:

SELLING TO RETAILERS Years____ For what firms?_____

Lines sold _____

SELLING IN RETAIL STORES Years____ For what firms?_____

Lines sold _____

SELLING TO INSTITUTIONS OR INDUSTRIAL FIRMS Years____ For what firms?_____

Lines sold _____

Worksheet

Job Application Pointers

1. Fill out the application *very neatly* in ink or on a typewriter. If you need to cross something out, do so with one line only.

2. As with a résumé, it's not enough just to list the jobs you've had. You have to say what you did in them, that is, list your skills. Again, list both day-to-day duties and your major achievements. Try to make your skills match the job you're applying for.

3. Put volunteer experiences in just as if they were paid jobs. Include references (someone who supervised your activities is best) and a description of your duties and major achievements.

4. It's often a good idea to bring with you a job application form that's already filled out. This will speed up filling out the second application, as you can often just copy from the first. Job application forms are often similar. Be quick in filling out your application. If you take too long, the employer may think you're a slow worker.

5. Fill in all spaces. If you have nothing to put in a particular space, put N.A. (not applicable). Otherwise, the person reading the application will wonder if you just passed over the question by mistake.

6. Sometimes questions like these appear on applications:

   Were you ever convicted of a felony?

   Have you ever been fired from a job?

   If you *have* been convicted of a felony or fired from a job, you have two choices:

   a. Tell the truth and risk not getting an interview.

   b. Write "Will explain in interview" in the space, and do your best to sell yourself as a decent, hardworking, basically honest person in the interview. It's a lot easier to do this in an interview than on a piece of paper.

From M. Hunt & C. Munro, *Life Skills for Women in Transition* (Newton, MA: WEEA Publishing Center, Education Development Center, 1982), p. 140. Reprinted with permission.

Exercise 17

The Cover Letter

Goal

For participants to be able to write a cover letter appropriate to a particular job description, organization, and target receiver

Time

75 minutes

Materials

Sample Cover Letter
Two telephone books
Paper and pencils

Process

1. Trainer distributes the Sample Cover Letter and asks participants to select from the phone book two organizations that might be interested in hiring them. Participants then write a cover letter to one of the organizations, based on their knowledge of the company and the position and using the Sample Cover Letter as a model.

2. After everyone has finished, the trainer reads several cover letters *out loud* with the group for review, giving feedback on the relative strengths and weaknesses of each letter.

Worksheet

Sample Cover Letter

242 Skylark Avenue
Milwaukee, WI 21305
January 5, 1988

Ms. F.B. Summers, Personnel Manager
Benning Manufacturing Company
7200 Northland Highway
Milwaukee, WI 26515

Dear Ms. Summers:

I am interested in the position of sales manager for which you advertised recently in the *Milwaukee Journal*.

The enclosed résumé outlines my five years' experience in sales and marketing. During my past three years as sales manager for Delburg Corporation, our gross annual sales increased from $25 million to more than $75 million.

Should my qualifications be of interest to you, please suggest arrangements for a personal interview.

Sincerely,

J.T. Smith
(Home) 414-423-4897
(Work) 414-423-9100, ext. 52

Enclosure

Exercise 18

Tailoring Cover Letter and Résumé to a Specific Job

Goal

To develop practical application skills by having each participant design a cover letter and remodel her résumé appropriate to a specific job.

Time

1 hour

Materials

Homework Assignment Worksheet
Paper and pencils

Process

1. Trainer distributes the Homework Assignment Worksheet.

2. Trainer explains that participants looking for a job may run across openings such as those described on the worksheet and could then complete a cover letter and adjust their résumé to fit the job.

3. Trainer asks each participant to select, based on her personal qualifications, one of the five job openings described on the worksheet and to then complete a cover letter and adjust her résumé to fit the job.

Worksheet

Homework Assignment

Step 1: Based on your current qualifications, select one of the following jobs to apply for:

a. Your tribe has an opening for a Program Director of Headstart. Job description: experience in administration, child care, and supervision necessary. Full-time, $5.50/hr. Apply to: Tribal Chairperson at 171 West End Drive, Macy, Nebraska.

b. The Colorado Department of Education is seeking a part-time Administrative Assistant. Job description: receptionist, some typing and filing required. Twenty hours/week, $4.50/hr. Apply to: M.T. Allen, 328 Southwood River, Denver, Colorado.

c. The Bureau of Indian Affairs office on your reservation has a job listing for rank GS7. The qualifications required are at that level; *you* are a GS4. Select the position title yourself and apply for the higher graded position. Apply to: John White, P.O. Box 89, Turtle Mountain Reservation, Belcourt, North Dakota.

d. The local Indian center has a job opening for Senior Dinner Activity Program Director. The center's director is your uncle. Job description: serve food daily; plan afternoon programs for the elderly three times a week. Three-quarters time, $5.00/hr. Apply to: Charles Warrior, Local Indian Center, Baxter Road, Winston, South Dakota.

e. The local community theater is hiring actors and actresses for its annual production, "Trail of Tears." Twenty hours/week, $6.00/hr, for three months. Apply to: Joan Wittack, 420 Lake Road, Tahlequah, Oklahoma.

Step 2: Revise your résumé to reflect the skills needed in the job you selected.

Step 3: Write a cover letter to the contact person.

Exercise 19

Introduction to the Interview

Goal

To give participants an introduction to basic interview procedures that might increase their success in getting a job

Time

15 minutes

Materials

Introduction to the Interview Worksheet

Process

1. The trainer presents a short lecture covering the ten points noted on the worksheet. Trainers should feel free to expand on the examples—both positive and negative—for each point and to ask for examples from the participants.

2. Trainer hands out the worksheet and then reviews the ten points after having given the lecture. This ensures optimal audience attention yet gives participants a review sheet for later.

Worksheet

Introduction to the Interview

The interview should be looked upon positively as the avenue that will get you the job. It takes skill to be a successful interviewee and also some practical knowledge about the process. Seriously consider the following:

1. Dress comfortably but appropriately for the job you are seeking. A low-cut dress, heavy makeup, and lots of jewelry are probably as unnecessary when applying for a child care position as jeans and a t-shirt would be when applying for a job as an administrative assistant. Use your head!

2. Be about fifteen minutes early. Tardiness can rule a person out of a job before she or he gets a chance.

3. *Know* that you are fully capable of handling the job. This confidence will show through in your interview.

4. Know something about the organization and the position prior to the interview. This will help you to convey knowledgeable enthusiasm.

5. Be prepared to ask one or two questions of your interviewer. Cross-examination is healthy. Be sure this is an employer you *want* to work for. Make out a list of questions ahead of time so that you can ask them in case they are not covered (e.g., salary, insurance benefits, flextime, overtime expectations).

6. Bring two copies of your résumé with you, even if you sent a copy prior to the interview.

7. Avoid the following:

   a. Saying negative things about previous employers.

   b. Identifying personal problems such as parent-child conflicts, alcoholism, or divorce.

   c. Yawning!

8. Your *body language* is how you present yourself physically rather than verbally. For example, slouching and staring out the window may indicate being unsure of yourself; folded arms may indicate defensiveness. While these perceptions may be inaccurate, remember: the interview is your last attempt—make it a good one.

9. Take a deep breath before entering the interview. Then (smile, dry your hands) proceed by extending your hand and introducing yourself. Don't worry about being a little nervous—that's natural. Take your time.

10. Before you leave, find out when and how you will be contacted, and the starting date of the job.

Exercise 20

Business Stereotypes of Indian Women

Goals

1. To give participants candid revelations about how business employers view American Indian women as potential employees
2. To identify ways to deal with prejudice and alter negative perceptions

Time

1 hour

Materials

Stereotypes of Indian Women in Business, a 35-minute audiotape prerecorded by Teresa LaFromboise and Mary Lou Downing for the Professionalization of American Indian Women Conference, 1981*
Tape player
Paper and pencils

Process

1. The trainer explains that this audiotape was made with actual professional businesspeople who hire staff in their companies.
2. Trainer plays the tape, asking participants to listen, list the stereotypes they hear, and give their reactions on paper.
3. Trainer then leads an open discussion about the reality of the statements and the options available, aside from anger or apathy, for countering negative stereotypes.

* Audiotape is available from T. LaFromboise, 223 School of Education, Stanford University, Stanford, CA 94305.

Exercise 21

Interview Modeling

Goals

1. To prepare participants to handle questions that may be asked during job interviews
2. To observe and critique a mock interview

Time

30 minutes

Materials

Trainer's résumé
Pencils

Process

1. The trainer asks three participants to volunteer to interview her, and she provides a résumé for their review. The trainer and the participants decide on a specific position for which she will be interviewed by the "employer" volunteers.
2. The trainer instructs the group to think up interview questions to ask her, then leaves the room.
3. When the trainer returns, the "employers" interview her for the designated position.
4. After fifteen minutes, the group reconvenes and discusses both "employer's" and "applicant's" interview behavior.

Exercise 22

Interview Role Play

Goals

1. To give participants experience being in an interview situation, in both interviewer and interviewee roles
2. To increase participants' awareness of acceptable interview behaviors

Time

30-90 minutes*

Materials

One chair per person
Situation Role Play Worksheet
Interview Rating Sheet

Process

1. In preparation for the exercise, the trainer cuts up the Situation Role Play Worksheet and places the numbered slips of paper into separate A and B piles, eight slips in each. Pile A now contains interviewee roles; Pile B, employer roles.
2. Trainer distributes the Interview Rating Sheet to participants.
3. Trainer asks participants to choose a slip from either Pile A or Pile B and then pair off with their partner accordingly—1A and 1B are partners, 2A and 2B are partners, and so on. Trainer tells partners *not* to share the information on the slips with each other.
4. Trainer then instructs participants to enact their role plays as indicated on the slips, with those having the role of employer filling out an Interview Rating Sheet to rate the interviewee's behavior.
5. After fifteen minutes, the trainer reconvenes the group to discuss the role plays and the behaviors observed as indicated on the rating sheets.

Alternative Process A

After fifteen minutes, all participants select situations from the opposite pile, thereby switching roles, and enact another fifteen-minute interview. The remaining time is used for group analysis and discussion.

Alternative Process B

The trainer "fishbowls" the interviews by having participants observe each interaction and rate it on the Interview Rating Sheet. Group discussion follows each experience.

From B.N. Michelozzes, *Coming Alive from Nine to Five* (Palo Alto, CA: Mayfield Publishing Company, 1980), p. 135.

* The time required for either of the alternative processes is one hour, so you may want to eliminate Exercise 19.

Worksheet

Situation Role Play

A-Interviewee
B-Employer

1A You are interviewing for the position of floor supervisor at Hanlon's Clothing Store, where you've worked as a clerk for three years. Your attendance record is not very good because you've had two sick children and frequent car trouble; however, you are good at what you do.

1B You are the personnel manager for Hanlon's Clothing Store and are seeking to hire a floor supervisor. This applicant has worked for Hanlon's for three years. She has what appears to be a very high absence rate.

2A You are interviewing for the position of youth director at the local Indian center. You have two young children of your own, have never held a job, but have been an active community member. Although your brother *used* to work at the center, he got fired for poor work habits.

2B You are the director of the local Indian center and want to hire a director for your Youth Department. This applicant's brother worked for you before and was fired for poor work habits.

3A You are applying for the position of sales manager with a major computer firm. You had five years' experience with Megarox Corporation but then had to quit for two years to raise your baby. You are a single parent of one child.

3B You are the personnel manager of a major computer firm and are seeking a sales manager to supervise four sales*men*. You notice that this applicant has not worked for the past two years, although she previously held a sales job with your competitor, Megarox Corporation.

4A You are applying for the position of child care teacher in your hometown. So far, the center has had only white children. You have a two- and a four-year-old and have no transportation.

4B You are the director for the Village Day Care Center, an all-white center of twenty-five children ages two to four. You're hiring a child care teacher.

5A You are applying for the position of alcohol counselor at Houses of Peace Adolescent Center Halfway House. You have your certificate in counseling but have never held a job. You yourself were in treatment for three years when you were sixteen years old.

5B You direct the Houses of Peace Adolescent Center Halfway House. You are seeking to hire an alcohol counselor but notice that this applicant seems to have no experience. Her only education is a counseling certificate.

6A You are applying for the position of manager at a Mecca Oil service station. You know that the company has not hired a woman in this position anywhere in town. You have worked in a gas station for two years on the reservation, took one year of auto mechanics at Southeast Community College, and are the treasurer for your local women's group at church. You're a single parent of two teenage boys.

6B You are the personnel manager for Willard Oil Division, and are seeking to hire a manager for the High Street service station in Lincoln. You feel strongly about this being a man's job and that women (unlike you, of course, who have "made it") belong at home raising their children.

7A You are applying for a job as a waitress. You have a master's degree in education from the University of South Dakota. You have just had a baby and moved to Columbus. There are no openings in the public schools, your unemployment benefits will soon run out, and what you want is a temporary waitress job while a neighbor takes care of your baby.

7B You own the local Granny's Restaurant. You are seeking a full-time, experienced waitress. This applicant appears to be overqualified for the job.

8A You are seeking a position as the administrative assistant to the director of the state Indian commission. You are highly qualified, having been a secretary for three years in the public schools and a secretary/receptionist this past year at the local Indian center. You were also secretary of the Tribal Council for two years.

8B You are the director of the State Indian Commission and are seeking an administrative assistant. You have interviewed fifteen people today; you are tired and want to leave. This is your last applicant; you want to hurry home; and besides, interview number three will probably be your selection.

Worksheet

Interview Rating Sheet

Company: _____ Date: _____

Interviewer: _____ Applicant: _____

Rating Scale

1 = Poor 2 = Below average 3 = Average 4 = Above average 5 = Outstanding

Characteristics of Applicant	Rating (circle)				
	Poor	Below Average	Average	Above Average	Outstanding
1. Interview preparation	1	2	3	4	5
2. Clarity in career objectives	1	2	3	4	5
3. Realistic career objectives	1	2	3	4	5
4. Adequate education	1	2	3	4	5
5. Personal appearance	1	2	3	4	5
6. Ability to communicate	1	2	3	4	5
7. Emotional maturity	1	2	3	4	5
8. Self-confidence	1	2	3	4	5
9. Ability to do the job	1	2	3	4	5
10. Overall impression	1	2	3	4	5

Total: _____

_____ Definite consideration

_____ Possible consideration

_____ Not to be considered

Exercise 23

Hidden Agendas

Goals

1. To alert participants to non-merit-based questions that an employer may ask during an interview and that may reflect discrimination against the applicant
2. To suggest ways of dealing with such discrimination

Time

30 minutes

Materials

Hidden Agenda Examples Worksheet

U.S. Department of Labor, Women's Bureau. (1988). *Women and work.* Washington, DC: U.S. Government Printing Office.

U.S. Department of Labor, Women's Bureau. (1988). *Women and workforce 2000.* Washington, DC: U.S. Government Printing Office.

Process

1. The trainer notes that often discriminatory questions are asked in order to elicit answers that may be damaging to an applicant's chances of getting a job.
2. The trainer distributes the worksheet and presents each of the four examples on it. The trainer then asks participants to discuss their potential responses to an employer in each situation.
3. The trainer then points out the possibility of drawing upon civil rights offices if assistance is needed. Using the Department of Labor bulletins, the trainer engages participants in a discussion of the rights, responsibilities, and potential consequences of such action.

From M. Hunt & C. Munro, *Life Skills for Women in Transition* (Newton, MA: WEEA Publishing Center, Education Development Center, 1982), pp. 153–54. Reprinted with permission.

Worksheet

Hidden Agenda Examples

Example 1	We have a really friendly office here. My husband and I do a lot of socializing with other folks in the office and their spouses. By the way, you're not a divorcée, are you?
Comment	Marital status is not a criteria for hiring.
Example 2	I noticed your address is in the Belmont district of town. You're not living alone are you?
Comment	Questions may be asked to discover marital status, sexual preference, or life-style.
Example 3	I am really kept busy with work and family responsibilities. I have two children you know, John, seven, and Karen, five. Do you have school-age children?
Comment	A hidden question might be, Will you be leaving every time one of your kids get sick?
Example 4	I've been president of this company ever since my father died five years ago. He founded it after he came over from Germany. You too have an interesting accent. What sort of accent is that?
Comment	Your cultural background has no relevance to this job.

Exercise 24

Supportive Networking

Goals

1. To inform participants of the value of networking
2. To identify existing networks participants may encounter in the work force

Time

1 hour

Materials

Paper and pencils
Chalkboard and chalk
List of participants' names and addresses (one copy per participant)

Process

1. The trainer asks participants to first identify, on a sheet of paper, as many "networks" as they are aware of in Indian communities and to then share their lists with one another.
2. The trainer requests suggestions for networking in the work force and notes the responses on the chalkboard. The trainer then explains the values of each. Some examples of networks might include:
   a. *Formal networks:* Sacred Shawl Society, extended family, unions, English department faculty, faculty or company women, Tuesday lunch group, Indian parent committees.
   b. *Informal networks:* weekly breakfast get-togethers of new employees at a local restaurant, the meetings of a common interest group (children, cards, home location, hobby), support groups.
3. The trainer hands out a name/address list of participants, explaining that the group's first network has just been created.

Exercise 25

Power in Friends

Goal

To illustrate the shifts in power that can occur as relationships are built and situations are modified

Time

15 minutes

Materials

None*

Process

1. The trainer selects eight participants to form (a) a small group of five who will act as employees and (b) a small group of three who will act as supervisors, and asks participants to role play the following situation:

   a. The first employee comes into the office of the first supervisor and requests that a company picnic be held Friday, beginning at noon. The supervisor responds negatively, maintaining that too much work time will be lost.

   b. While the first employee is still attempting to persuade the supervisor, a second employee enters and agrees that the picnic would be a good idea, but for a different reason.

   c. Enter a second supervisor, who says the company can't afford it. This scenario continues until all have entered the discussion.

   d. Two of the supervisors leave for an important meeting. For one minute the remaining players continue the discussion.

2. Trainer leads a group discussion of the changes in power balance as the players entered and left the situation.

* The trainer may want to alert the eight selected participants the evening before to advise them of the activity.

Exercise 26

The Balancing Act

Goal

To learn from role models ways to maintain the balance of home, family, husband, work, church, and community responsibilities

Time

1 1/2 hours

Materials

Four American Indian professional women to serve as role models
Table and chairs for guests

Process

1. Well in advance of the workshop, the trainer invites four American Indian professional women to participate as role models in the workshop.

2. Each guest will have previously received the discussion outline below to provide direction:

   Special Guest:
   Please limit your address to fifteen minutes. We would appreciate your sharing the following information with us:

   - An introduction of yourself: name, tribe, occupation, family, background, and so on.

   - What would you identify as priorities in your life? Do any of these priorities cause conflicts with your professional career? If so, how do you deal with those conflicts?

   - When it comes to maintaining a balance of family expectations, tribal responsibilities, and job requirements, what advice would you give to the workshop participants?

3. At the start of the session, the trainer introduces the role models and asks each to share with the group her experiences in balancing numerous responsibilities and her ways of doing so. Each then presents a ten- or fifteen-minute talk. The remaining time is devoted to questions from the participants.

Exercise 27

Building Your Own Career Planning Manual

Goal

To summarize the career-planning activities and organize the information for ready referral

Time

30 minutes

Materials

All worksheets and handouts used during this workshop
Notebooks (see Exercise 2)
Table of Contents Worksheet
Pens or pencils

Process

1. Trainer distributes the Table of Contents Worksheet and asks participants to place it next to their notebooks.

2. Trainer asks participants to number and record the pages in the Table of Contents in the suggested sequence and to check that their notebooks contain all the materials listed.

Worksheet

Table of Contents

Part I. Understanding and Skill Analysis

1. Twelve Facts about Working Women
2. What Is Important to Me in a Job
3. Job-Hunting Map
4. Seven Blank Pieces of Paper*
5. Preliminary Questionnaire
6. Self-Analysis Skill Chart and Sample Completed Skill Chart
7. Nontraditional Careers
8. Occupational Analysis
9. Careers for Bilingual Persons

Part II. Job-Hunting Preparation Skills

10. Sample Résumés
11. My Own Résumé*
12. Résumé Checklist
13. Sample Employment Applications
14. Job Application Pointers
15. Sample Cover Letter
16. Homework Assignment

Part III. The Interview Process/Making It All Work

17. Introduction to the Interview
18. Interview Rating Sheet
19. Interview Exercise (use only if alternative exercise is used)*
20. The Balancing Act*
21. Participant Address List*

Additional Notes

* These titles are not exercise worksheets. They describe a worksheet that will be constructed during the exercise.

Exercise 28

Summary and Evaluation

Goals

1. To evaluate the workshop in terms of how well the personal and professional expectations and needs of participants were met
2. To enable participants to give feedback to the trainer toward improving future workshops

Time

30 minutes

Materials

Evaluation of Career Planning Workshop Worksheet
Pens or pencils

Process

1. Trainer distributes the evaluation form and asks participants to complete it, without identifying themselves, and to turn it in.
2. Trainer then asks participants to share verbally:
   a. The most important thing they learned about the career-planning process
   b. The most important thing they learned about themselves

Worksheet

Evaluation of Career Planning Workshop

Please indicate which workshop you attended by checking the following:

_____ One-day workshop
_____ Three-day workshop

Please review the following statements about skills discussed in this workshop and give honest feedback about the activities. Rate each item as follows: 3=yes, 2=maybe, 1=no.

Rating		Comments
_____	I believe I have the skills necessary to seek a variety of career options.	_____
_____	I believe I have the skills to examine different career options.	_____
_____	I believe I know how to seek out job opportunities.	_____
_____	I believe I can confidently apply for a job I desire.	_____
_____	I believe I can produce a résumé of good quality.	_____
_____	I believe I can enter an interview with confidence.	_____
_____	I believe I am more aware of barriers that I may face.	_____
_____	I believe in myself.	_____

Please rate the activity sessions so that we can examine your ideas and plan potential improvements for future workshops. Rate each item as follows: 3= excellent, do it again; 2=good, very applicable; 1=waste of time, do not repeat.

Rating **Comments**

_____ 1. The Party Game _____

_____ 2. Seven Blank Pieces of Paper _____

_____ 3. Self-Analysis Skill Chart _____

_____ 4. Nontraditional career exercises _____

_____ 5. Job-hunting exercises _____

_____ 6. Résumé writing _____

_____ 7. Cover letter writing _____

_____ 8. Interview exercises _____

_____ 9. Special guests _____

_____ 10. Homework assignments _____

General Comments: _____

_____

Please complete the following statements:

As a result of this seminar,

I am: _____

I am: _____

I am: _____

I would be willing to participate in a follow-up workshop on career planning in two years: ____ yes ____ no

Thank you.

Workshop 4

Financial Management

By Kit Boesch

> *The alternative, then, must be for tribes to persuade economic conservatives that tribal policy is not fundamentally inconsistent with capitalism.*
>
> —R.L. Barsh & J.Y. Henderson,
> *The Road: Indian Tribes and Political Liberty*

Tradition has taught American Indian women many things about economics. One major aspect of Indian culture, for example, emphasizes that material objects are less important than people, and that pride lies in honoring the family, the tribe, and the community rather than in amassing goods (Deloria, 1979; Weist, 1973). According to tribal custom, gifts are given for the purpose of honoring a person and maintaining a balance of wealth in the community; traditionally, giveaway ceremonies are conducted in various forms in tribal cultures across the country, as a ritual of sharing and thanksgiving, and the amount that a woman gives away is considered an indication of her generosity and tribal wealth.

Tradition also influences the place of American Indian women in "giving orders" or contradicting economic or other decisions made by persons of authority within the family (Lewis, 1976; Rothenberg, 1976). The historical experiences of American Indians also have encouraged dependence on others for economic survival; more recently, urban American Indian women have had to fight a battle against poverty after coming from the unique interdependence of reservation life. The transition to urban life has forced Indian women and their families to adjust to new or increased expenses for housing, utilities, food supplies, health care, and transportation; and they often must do so without the presence of the protective community to provide immediate economic or emotional support (Hanson, 1980).

The difficulty of this transition is compounded by the difficulty of finding and/or retaining employment that will pay enough to cover even basic expenses. Unemployment remains extremely high among American Indians, ranging from a low of 20 percent in more prosperous Indian communities, to a high from 60 percent to 70 percent in others. Further, while substantial economic gains have occurred for the general U.S. population, with mean family income rising, 1985 government figures indicate that the mean family income for American Indians is only $6,857 per year—less than half of that for white families. The median annual income for American Indian families living on reservations was only $9,942 in 1985, while median annual income figures for U.S. white families in the same year was $29,152 (U.S. Bureau of the Census, 1986; U.S. Senate Select Committee on Indian Affairs, 1985). One fourth of all American Indian households are headed by women alone

compared to 14 percent of all U.S. households (U.S. Congress, Office of Technology Assessment, 1986). Although almost fifty percent of American Indian women over the age of sixteen are in the work force, they are typically employed in the lowest-paid, highest-turnover positions in the job market (Verble & Walton, 1983).

Both tradition and the historical experience of American Indian women often run counter to the demands of contemporary economic survival. Even older aspects of tradition and history, however, suggest that American Indian women are more than capable of meeting those demands—and of going beyond the achievement of mere survival to attain a comfortable life-style for themselves and their families, tribes, and communities (Fixico, 1985). Traditionally, American Indian women have been the consummate experts in the practical economics of long-range planning: dehydrated foods, herbs, and dried and smoked meats were all creations of Indian women who knew that early planning and preservation were the keys to survival in the winter months. In keeping with this tradition, American Indian women today are aware that early planning and preservation of economic resources are the keys to survival in their contemporary fight to overcome poverty and make a better life for themselves and their people. In her 1981 keynote address at the Alaska Native Women's statewide conference in Anchorage, Alaska, Shirley Hill Witt said:

> Ultimately, your survival will depend on your view of yourself and the role of your grandmothers. If we can pull the strength of our mothers around our shoulders like a shawl, we can prevail. After that, says Dr. Annie Dodge Wauneka of the Navajo Nation, "we cannot afford to sit with our arms folded and wait for responsibility to come to us. Indian women must strive to share decision making."

To share economic decision making, Indian women must know how to acquire money, keep it, take care of it, and put it to work to earn more (Briles, 1981). Indian women frequently find themselves left suddenly alone and responsible for taking care of themselves and their children (Snake, 1980a) and consequently need to master basic financial skills as much as, if not more than, anyone else. However, many Indian women find it difficult to take on the practical roles necessary for the effective use of money and power, because these roles are seen as unconventional or as somehow counter to the traditional values of generosity and humility (Trimble, 1981); and all too many Indian women spend their lives working for money without ever really understanding how and why they use it as they do (Anderson & Verble, 1981) or how they might learn to use it more effectively.

This section will help Indian women recognize attitudes or values they hold that may be keeping them from managing their finances effectively; gain knowledge that will help them better manage their personal and family finances; acquire skills that will help them budget, save, and invest their earnings more effectively; and learn to achieve a balance between generosity and economic security in their financial dealings with others.

Note to Trainer: Supporting materials included in this section will enable the workshop leader to train participants in certain basic areas (values clarification, budget planning, checking and savings account procedures). However, other areas require that you bring in additional speakers with specific expertise (in taxation, insurance, and Social Security). American Indian women with expertise in such areas would be the ideal choice for outside speakers; however, non-Indian women would also be acceptable, as long as they were qualified in the relevant content areas and able to relate to participants with respect and concern.

Financial Management: Three-Day Workshop Agenda

	Day 1
9:30–10:00*	Introductions 1. Values Inventory†
10:00–10:30	2. Goal Setting: Long-term and Short-term Goals
10:30–12:00	3. Developing a Spending Plan
12:00–1:30	Lunch
1:30–2:00	4. Reality Income
2:00–3:00	5. Ways to Save Money
	Day 2
9:30–11:00	Review of Exercise 5
11:00–11:30	Break
11:30–12:00	6. Terminology and Resources
12:00–1:30	Lunch
1:30–3:30	7. Checkbook Management
3:30–4:00	Break
4:00–5:00	8. The Savings Game
	Day 3
9:30–10:30	9. All about Taxes
10:30–11:00	Break
11:00–12:00	10. Insurance Overview
12:00–2:00	Luncheon 11. Panel Presentation
2:00–3:00	12. Social Security
3:00–3:30	Break

*Times listed here are only approximate. Exercises should be shortened or lengthened to suit the users' needs.

†Numerals correspond to the numbered exercises in this section of the manual.

3:30–4:00	13. Test Your Knowledge
4:00–4:30	14. Completion of Notebook
4:30–5:00	Wrap-up and Evaluation

Financial Management: One-Day Workshop Agenda

9:00–10:00*	Introductions 1. Values Inventory†
10:00–12:00	3. Developing a Spending Plan
12:00–1:00	Lunch
1:00–2:30	5. Ways to Save Money 6. Terminology and Resources
2:30–3:30	7. Checkbook Management
3:30–3:45	Break
3:45–4:30	11. Panel Presentation
4:30–5:00	Wrap-up Make resource materials on insurance, credit, taxes, and Social Security available for participants to take with them

*Times listed here are only approximate. Exercises should be shortened or lengthened to suit the users' needs.

†Numerals correspond to the numbered exercises in this section of the manual.

Exercise 1

Values Inventory

Goal

To identify the activities and objects participants value the most

Time

30 minutes

Materials

Values Inventory Worksheet
How I Want to Spend My Money Worksheet
Necessity Chart Worksheet
Pencils

Process

1. Trainer distributes the Values Inventory Worksheet and discusses its points for approximately ten minutes.

2. Trainer then distributes the How I Want to Spend My Money Worksheet and reviews its directions with participants, answering any questions and allowing approximately ten minutes for participants to complete it.

3. Trainer distributes the Necessity Chart Worksheet and reviews its directions with participants to help them distinguish among necessary, useful, desirable, and luxurious daily and long-range activities. If there are no questions, participants are then given about ten minutes to complete the chart.

Worksheet

Values Inventory

1. How we spend our money depends on the things we value.

2. Is spending money your decision, someone else's decision, or a joint decision-making process?

3. One-third of all American families have no savings account at all. And it seems as if we *never* have enough to buy everything we want or need.

4. The National Foundation for Consumer Credit estimates that one out of every twenty families is drowning in debt. In 1987, 574,849 Americans declared bankruptcy.

5. About 70 percent of a family's income actually goes for necessities, that is, for food, housing, clothing, utilities, and transportation.

6. Eighty percent of the money spent at the grocery store is spent for food. The rest is spent for nonfood items like gum, tobacco, and pantyhose.

7. The financial values we set early in life affect our later life. Today only 2 percent of all Americans over age sixty-five are financially independent.

8. It's important to realize there are no *right* or *wrong* values. You just need to see if *your* values match your ability to maintain them, or if priorities might need to be reevaluated.

Worksheet

How I Want to Spend My Money

Assume that you had food, lodging, and basic necessities (clothes, etc.) paid for and that you had an opportunity to save money for one other thing. What would it be? Order your priorities from 1 to 20 with 1 being the most important.

____ Education—yours

____ Education—your partner's

____ Education—your children's

____ A car

____ A house (or paying off a mortgage)

____ Job training—yours

____ Paying off all your debts

____ A vacation trip

____ A TV set

____ Medical expenses

____ A boat

____ Starting a business or a nonprofit organization

____ Medical or life insurance

____ Saving for emergencies that might come up

____ Day-to-day things that are fun

____ Retirement

____ Other _____

____ Other _____

____ Other _____

____ Other _____

Worksheet

Necessity Chart

Place a checkmark in the column that most accurately describes the degree of necessity of each item according to your personal values.

Item	Necessary	Very Useful	Desirable	Luxury
1. Owning a home				
2. Having a new car				
3. Having a car that works				
4. Having a second car				
5. Having a savings account				
6. Having health insurance				
7. Having life insurance				
8. Having insurance for your children				
9. Finishing high school				
10. Going to college				
11. Providing for college for your children				
12. Having dinner out once a week				
13. Having dinner out once a month				
14. Getting your hair done				
15. Going to a movie once a week				
16. Going to a movie once a month				
17. Having sporting events tickets				
18. Having a country club membership				
19. Having a community center membership				
20. Providing for recreation team membership for your children				
21. Making church contributions				
22. Having air conditioning				
23. Having a color TV				
24. Having a washing machine				
25. Having a stereo system				
26. Having a clothes dryer				
27. Having new clothes				
28. Buying food for you and your family				
29. Taking a vacation				
30. Paying your bills				

Exercise 2

Goal Setting: Long-term and Short-term Goals

Goal

To help participants identify and set priorities regarding long-term and short-term goals for themselves and their families

Time

30 minutes

Materials

Goal Setting Worksheet
Pencils

Process

1. Trainer distributes the worksheet and asks participants to spend fifteen minutes identifying long-term and short-term goals for themselves by making two separate lists (see worksheet). Some examples may be used if participants have trouble distinguishing between long-term and short-term goals:

   a. *Short-term goals:* taking a summer vacation; paying off a debt

   b. *Long-term goals:* raising a family; getting a stable job; starting one's own business

2. Trainer next asks participants to select three goals from each column and to identify the target date and the estimated cost of each, as well as how much they would need to save each month to reach these goals. (Allow ten minutes).

3. Trainer then conducts a large-group discussion about the short-term, long-term, and future goals identified by participants.

Worksheet

Goal Setting

Short-term Goals	Long-term Goals
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.

Place an asterisk (*) next to your top three priorities.

Future Goals
List your top priorities, from above, and fill in the three columns:

	Date Wanted	Cost Estimate	Monthly Savings
1.			
2.			
3.			
4.			
5.			
6.			

Exercise 3

Developing a Spending Plan

Goal

To learn how to develop a budget covering income and expenses

Time

90 minutes

Materials

Family Situation Worksheet
Monthly Budget Worksheet
Net Worth Balance Sheet
Pencils
Pocket calculator to share

Process

1. Trainer leads a discussion to help participants understand *why* budgeting is important, emphasizing the following points:

   a. The value of a budget is that it alerts you to trouble when you still have time to do something about it.

   b. Only about one out of every fourteen people ever uses a budget.

   c. It helps to think of a budget as a spending plan.

   d. All budgets need to be flexible.

   e. Budgets are not substitutes for poor spending habits.

   f. When you record your income for budgeting purposes, make certain that the figure represents your take-home pay *after* taxes and other withholding items are taken out.

   g. Begin evaluating your budget by reviewing your bills.

   h. Live your life-style within income goals. Remember that a budget is only a tool and that a tool is beneficial only if it is used.

   Trainer should also emphasize that budget changes will need to be made when unforeseeable events occur, such as being laid off, having a baby, or having one's child need an operation. The trainer should lead a brief discussion about how to handle these and similar unforeseeable events in light of participants' own priorities and values.

2. Trainer then presents a sample problem to be managed, distributing the Family Situation and Monthly Budget Worksheets and asking participants to complete them.

3. Finally (time permitting), the trainer distributes the Net Worth Balance Sheet and explains how it can be used for personal planning and for evaluation of a spending plan.

Worksheet

Family Situation

Paulene and Charles Little Feather have three children, ages 8, 10, and 15. Paulene has a part-time job as a child care provider, making $4.00/hour, 20 hours/week. Her take-home pay is $68 each week. Charles, a construction worker, brings home $1,000/month. They rent a home for $250/month; utilities total $85/month; and telephone expenses are about $25/month. Food costs vary but are generally about $75/week. The Little Feathers are active in the local Indian center, where one son, Todd, belongs to the Scout troop and their daughter participates in the Youth Council; these activities average $10/month. The family owns an older car that costs $40/month in gas, $20/month in oil, $35/month in insurance, and $20/month in upkeep.

Paulene attends a church and contributes $2.00/week to it. Charles likes to bowl on Tuesdays, and he plays cards on Wednesday nights.

1. What would the Little Feathers' budget look like? (Complete the Monthly Budget Worksheet.)

2. What expenses might they forget to budget for over 12 months?

3. What potential emergencies might occur, and how would you propose that the Little Feathers meet those needs?

Worksheet

Monthly Budget

Expenses	Monthly Cost
A. *Shelter*	
Rent or mortgage payment	_____
Telephone	_____
Gas or wood	_____
Utilities	_____
Home repairs	_____
Home purchases (furniture and appliances)	_____
Household items (linens, carpet, garden supplies)	_____
B. *Food*	
Groceries	_____
Meals out	_____
C. *Personal*	
Clothing	_____
Shoes	_____
Allowances	_____
Hairdresser/barber	_____
Other: _____	_____
D. *Transportation*	
Gasoline, oil	_____
Car payment	_____
Extra costs: tolls, bus, train, parking, etc.	_____
Repairs	_____
E. *Medical*	
Doctor and dentist	_____
Medicines	_____
Other (eyeglasses etc.): _____	_____
F. *Education*	
Tuition	_____
School supplies	_____

G. *Contributions*

Religious _____
Charitable _____
Political _____
Community center _____

H. *Recreation*

Magazine subscriptions _____
Pet care _____
Movies, concerts, etc. _____
Powwows _____
Club memberships _____
Presents _____
Sports and hobbies _____

I. *Insurance*

Life _____
Auto _____
Health _____
Homeowner's or Renter's _____

J. *Loans/Debts*

Bank loans—Car _____
School _____
Consolidation _____
Credit cards _____

K. *Miscellaneous*

Child support, alimony _____
Child care expenses _____
Babysitting expenses _____
Other: _____

Total monthly expenses $ _____

Total monthly income $ _____

Worksheet

Net Worth Balance Sheet

Can you tell what you are worth today?

Assets (what you have or expect to have)

Cash on hand	$_____
Checking account	_____
Savings account	_____
Corporate bonds	_____
Government securities	_____
Life insurance cash value	_____
Common stocks	_____
Mutual funds	_____
Other securities	_____
Current value annuities	_____
Equity in pension plan	_____
Profit-sharing plan	_____
Other benefit plans	_____
Real estate	_____
Funds owed to you	_____
Personal property (car, furniture, etc.)	_____
Other assets (stamp collections, etc.)	_____
Total assets	$_____

Liabilities (what you owe)

Bills payable	_____
Balance on installment loans	_____
Balance on mortgage	_____
Insurance loans	_____
Taxes payable	_____
Pledges payable	_____
Other loans	_____
Other liabilities	_____
Total liabilities	$_____

Subtract your total liabilities from your total assets to determine your net worth.

$ _____ – $ _____ = $ _____
Assets Liabilities Net Worth

Exercise 4

Reality Income

Goals

1. To realize that the gross salary figure quoted is not the salary or real income to be made
2. To evaluate participants' own incomes and expenses

Time

30 minutes

Materials

Case Studies Worksheet
Chalkboard and chalk
Pencils
Pocket calculator to share

Process

1. Trainer distributes copies of the Case Studies Worksheet and reviews the advantages and disadvantages of Case Studies 1 and 2, using the income and expense charts provided.
2. Trainer then asks participants to use these income and expense charts as a guide in analyzing their own actual income, as indicated in Case Study 3.

Worksheet

Case Studies

CASE STUDY 1: SUSAN SWEET

Situation: Susan is a single parent. Her daughter is 3 years old and attends a day care facility at the local YWCA while Susan is at work. Susan, age 25, lives 10 miles from work. She is employed full-time as program director at the same local YWCA, where she earns $10,500 a year. She drives her own car to work and is not reimbursed for gas. Deductions from her paycheck include health insurance. She gets one week's paid vacation and personal sick leave but no leave due to family illness. Child care is $40/week at 50 percent because she is an employee.

Positive Points about Income

$10,500/year income
$300/year saved for self and daughter because of health insurance benefits
$1,000/year saved because of child care benefits
$200/year for paid vacation ($40/day x 5 days)

Expenses Deducted from Income

$1,000/year child care
$1,200/year for car payment, $100/year for car maintenance, $200/year for car insurance
$120 in lost wages due to daughter's illness ($40/day x 3 days)
$520/year lunch ($10/week x 52 weeks)
$120/year clothes ($10/month x 12 months)

Summary

Income	*Expenses*
$ 10,500.00 salary	$ 1,000.00 child care
1,000.00 child care	1,500.00 car
300.00 health insurance	120.00 daughter's illness
200.00 vacation	520.00 lunch
	120.00 clothes
$12,000.00/year	$3,260.00/year

Actual salary: $8,740

CASE STUDY 2: MARY SUMMERLAND

Situation: Mary is 35 years old, is married, and has two teenage children. She works as a sales representative for Computer Products, Inc. Her salary is $18,000/year. She has a company car but must provide her own gas. Her payroll deductions include health and life insurance but no company retirement benefits. She receives paid sick leave and a paid vacation (2 weeks). Her company sends her to computer training and sales seminars twice a year. She must provide her own clothes, but lunches for accounts are reimbursed up to $50/month.

Positive Points about Income	*Expenses Deducted from Income*
$18,000/year salary	$1,000/year gas expenses (100 miles/week x 52 weeks x $.20/mile)
$1,500/year saved in car payments, maintenance and insurance	$300/year clothes
$400/month insurance	$1,200/year retirement (IRA at $100/month)
$200/year vacation pay	
$600/year lunch money	
$400/year ($200/course) training fees	
$800/year pension savings	
$20,550 total income	$2,500 total expenses

Actual salary: $18,050

CASE STUDY 3: DO YOUR OWN ANALYSIS

1. What is your annual salary?

2. Do you receive:
   a. Life/health or dental insurance
   b. Company retirement plan
   c. Sick leave, vacation time
   d. Annual bonus
   e. Company car
   f. Educational benefits
   g. Lunch expenses
   h. Work clothes
   i. Tips, commission, overtime
   j. Other

3. Do you have expenses for:
   a. Child care
   b. Transportation
   c. Retirement plan
   d. Required training costs
   e. Work clothes
   f. Insurance
   g. Supplies
   h. Food
   i. Other

- List your annual salary.
- Add what additional costs you save or make.
- Subtract your necessary expenses.
- You now have your *actual salary*.

Exercise 5

Ways to Save Money

Goal

To realize that making alternative choices and taking time to comparison shop can save money

Time

1 hour

Materials

Seven Ways to Cut Meat and Poultry Costs and Other Methods for Saving Money Worksheet
Ten Most Common Family Spending Problems Worksheet
Ways to Save Money Worksheet
Project Cards cut and mounted on four-by-six inch index cards
A dozen old magazines or twenty-five clipped coupons

Process

1. Trainer hands out the three worksheets and reviews their information about saving money.

2. The trainer asks participants to form dyads and then asks each dyad to select and complete all tasks on one of the hands-on projects described on the Project Cards. (It doesn't matter if several select the same project so long as each project is conducted by at least one dyad.)

3. If this exercise is presented in the context of a three-day workshop, the trainer instructs participants to be prepared to present their findings the next morning. If a one-day workshop format is used, the trainer can ask participants to write up a summary of their project as an outside activity to encourage comparison shopping.

Worksheet

Seven Ways to Cut Meat and Poultry Costs and Other Methods for Saving Money

Seven Ways to Cut Meat and Poultry Costs

About one-third of your food dollars goes to pay for meat and poultry. Here are ways for you to shrink your meat bills:

1. Be your own butcher. Buy whole chickens and cut them up yourself. When you buy chicken parts, you're paying extra for the butcher's services, as much as fifty cents more a pound.

2. Some cuts of beef can be stretched into three meaty meals. For instance, an inch-thick beef round steak can be truly economical if you slice it into three sections—top, bottom, and eye; the top round muscle can be scored, marinated, and broiled for steak, the bottom round can be sliced for stir-fry steak, and the eye of the round can be cubed for stew or soup.

3. If your family feels like a steak and potato dinner, consider buying one of the less expensive and often overlooked cuts of beef steak, such as skirt, rib, or shoulder steak. If you use tenderizing tricks like marinating, these cheaper steaks make a marvelous meal.

4. The next time you're about to buy chicken, consider turkey as an alternative. Turkey, which can be substituted in many chicken recipes, is a better buy than chicken because it has a higher proportion of meat to carcass.

5. When you buy beef, think in terms of cost per serving and buy just the amount you really need. For example, you'll get four servings per pound with stew beef, cubed steak, or ground beef; three servings per pound with tip or boneless rump roast and round, top loin, or rib-eye steaks; two to three servings per pound from sirloin, boneless, or flank steak; and two servings per pound from arm and blade pot roast and most steaks with a bone.

6. Beef or pork liver, hot dogs, hamburger, whole chickens, and turkey are the best overall buys in the meat and poultry category.

7. For more tips on slicing meat costs, send for the booklets, *A Dozen Ways to Stretch Your Beef Dollar* and *Money Saving Recipes*, and meat cutting chart by sending a stamped self-addressed business-sized envelope to National Live Stock & Meat Board Booklets, 444 North Michigan Avenue, Chicago, IL 60611.

Generic Food

You've probably been seeing a lot more "no-frills" food products on sale in your local supermarket. These generic foods are usually packaged in black and white containers with just the name of the product on the front. If you've wondered whether these foods really offer value for your money, consider these points:

1. Generic foods are "standard grade," which is a lower grade than "fancy" or "choice," which are the common grades of name-brand foods. Because of this, many consumers use generic products in soups or casseroles.

2. The price of generic foods can be up to 40 percent less than name-brand items.

From S.K. Ungaro, *The H&R Block Family Financial Planning Workbook* (New York, NY: Macmillan, 1980), pp. 120–22.

3. Studies have found that generic household items, such as plastic bags and laundry detergent, are not as good a value for the money. The plastic bags are weaker than name-brand products and the detergents are not as strong, so you have to use twice as much for the same results. However, items such as applesauce and bleach were found to be of a better quality. It's a good idea to try them out and decide for yourself which savings are worth it.

No-Frills Supermarkets

A new breed of supermarkets, tagged "no-frills stores," are offering great discounts to shoppers around the country. Merchandise is usually displayed in its original carton, and shoppers must provide their own bags and do their own packing. No-frills stores usually carry a limited supply of merchandise but their prices are rock-bottom. These bargain supermarkets are just beginning. At the moment, there are approximately 175 stores operating in about 15 states. They go by names such as Aldi, Bi-Lo, Super Cheep and Way-Lo. If you don't mind doing a little more work when you're food shopping to pay up to 40 percent less for your groceries, then check in your local phone book to see if one of these no-frills stores has opened in your area.

The Coupon and Refund Game

The number of consumers using cents-off coupons has risen considerably in the past two years. If you can find a supermarket that's offering a "double-coupon" or "triple your coupons" special, you can probably save at least 10 percent on your groceries by using your coupons.

However, the real dollar saver when it comes to food shopping is refunding. Refunding offers by manufacturers often give back $1 to $3 to shoppers who have already bought their products and cut out proof of purchase seals, box-tops, and labels. It's a system that takes organization and effort on the consumer's part. The American Coupon Club has a beginner's booklet on the subject. It's called *Guide to the A.C.C. Couponing and Refunding System* and costs $2. To get it, write to American Coupon Club, Inc., P.O. Box 1149, Great Neck, NY 11023. There are over 50 refunding newsletters in operation now that highlight the companies that are offering refunds every month. For information on subscribing to newsletters write the following three: *Refundle Bundle*, P.O.Box 141, Centuck Station, NY 10710 (subscription is $9 a year); *Dollars Daily*, Mary Anne Hayes, P.O. Box 348, Lakehurst, NJ 08733 (subscription is $7.50 yearly); and *American Coupon Club, Inc.*, P.O. Box 1149, Great Neck, NY 11023 (subscription is $12 a year).

Worksheet

Ten Most Common Family Spending Problems

1. *High food bills*, particularly large expenditures for meat, ready-prepared foods, and commercial desserts.
2. *Excessive finance charges* for installment purchases and loans (both percentage and amount of debt).
3. *Failure to use moderate-cost* ways of buying various types of insurance.
4. *High household energy costs* because of type of fuel and appliances used, insulation.
5. *High car expenses*, now the third largest living expense.
6. *Unnecessarily large expenditures* for recreation and children's activities.
7. *Lack of knowledge* about the most profitable savings and investment plans.
8. *Overpayment of income taxes* because potential tax savers are not understood—IRAs, medical payments, or car insurance.
9. *Keeping up with everyone else's standards* and goals and not your own.
10. *Lack of communication* and lack of shared decision making.

Worksheet

Ways to Save Money

Shopping Tips

1. Shop at day-old bakeries
2. Buy generic foods
3. Buy "damaged goods"
4. Play the Coupon Game
5. Beware of shopping only at your local store
6. Seek food from restaurant suppliers
7. Beware of shopping only at name stores like "Buy for Less" or "Save Here"
8. Develop food cooperatives
9. Seek food from suppliers of institutions
10. Buy *dated* foods from regular stores
11. Shop at no-frills stores for savings of about 40 percent
12. Comparison shop
13. Seek food from warehouse suppliers
14. Form a community barter system (write the National Center for Citizen Involvement, 1214 Sixteenth Street, Washington, DC 20036)
15. Shop only once a week

Household Hints

1. Have the police conduct a free burglar-proof check of your home
2. Have the city energy department conduct a free energy audit
3. Use firewood instead of gas or oil or as a supplement to them
4. Check appliance tags for energy cost per year before making a purchase
5. Join a household or equipment cooperative

Transportation Hints

1. Carpool to work
2. Shop for used tires
3. Ask several travel agencies for airfare prices when planning a trip
4. Check alternative ways to travel
5. Camp rather than stay in a hotel during vacations
6. Request student or senior citizen discounts
7. Make flight arrangements early to take advantage of discounts

Medical Expenses

1. Seek out "open door" medical and dental services

S. Porter, *Managing Your Money* (New York, NY: Doubleday, 1967); C. Paulsen, *Beat the System* (New York, NY: Pinnacle Books, 1982); L. Burkett, *How to Prosper in the Underground Economy* (New York, NY: Morrow, 1982); and S. K. Ungaro, *The H&R Block Family Financial Planning Workbook* (New York, NY: Macmillan, 1980).

2. Seek out pharmacies that offer prescriptions for less
3. Get at least two opinions on surgery
4. Ask questions about medical costs and insurance
5. Form a pharmacy bank in your community

Education

1. Are you registered on the reservation?
2. Investigate Basic Educational Opportunity Grant (BEOG) and Student Educational Opportunity Grant (SEOG) programs
3. Investigate sports scholarships
4. Investigate specialty grant programs (YWCA, alumnae, family funds, professional grant programs)

Other Ways to Make Extra Money and Save Money

1. Join a Christmas Club at the bank
2. Don't spend money before you get paid
3. Budget for recreation and savings in your regular budget
4. Have your own garden
5. Raise your own animals (chickens, sheep, cows)
6. Take 10 percent of your paycheck and immediately put it in savings
7. Sell your talents: craft work, writing ability, speaking ability, raising dogs, sewing, handmade rugs, flower arrangements
8. Sell your services: houseclean, iron, run a paper route, babysit, operate a telephone answering service, refinish furniture
9. Begin a homemaker exchange for food, clothes, furniture
10. Make new from old and sell the results

Can You Think of Others?

Worksheet

Project Cards

Project A

Select any two stores located in different sections of town. Compare the prices of different brands of the following common household items:

1. toilet paper
2. dish soap
3. 6-pack of beer
4. potato chips
5. 1 pound hamburger
6. whole chicken
7. laundry soap
8. cheese
9. 6-pack of soda
10. 1 gallon ice cream
11. 1 dozen eggs
12. 1 pound butter
13. 1 gallon milk
14. flashlight batteries

- Was there a significant difference in the total cost?
- Were there any significant differences in some items?
- If you totaled the lowest prices of each store, would your total be lower for one store than the other?
- Was selection equally broad in each store?
- What conclusions would you draw from this exercise?

Project B

Inquire about the cost of medical expenses and medication at (a) a local hospital, (b) a local drug store, (c) a local clinic in town, (d) a dentist's office, or (e) a dental clinic (e.g., in a community center). Find out:

1. The cost of a visit for an initial examination
2. The cost of filling one cavity; the cost of general root canal
3. The next appointment date you could get
4. The price of a common cough medicine; the prices for 20 tablets of penicillin, aspirin, and cold tablets

- Were there significant price differences? Where?
- What would you see as advantages in each?
- Were medicines available at different costs in different places?
- What conclusions would you draw from this exercise?

Project C

Compare a new versus a used car purchase. Identify a car type—for example, a Ford, 2-door, with radio or tape deck; air conditioning optional.

From a *new* car dealer, find out:

- the initial cost plus interest if financed
- what down payment is required
- what the estimated gasoline expense is over 12 months
- what guarantees accompany the car

From a *used* car dealer, seek out a comparable car. Find out the same information as above;

- What anticipated added expenses would you incur over 12 months?
- Is it initially better to buy new or used?
- What about in the long run?

Project D

The Coupon Game

Select 25 coupon items from the magazines or coupons provided. Then price-shop the original cost of those items and see how much you saved.

- Did you have to go to more than one place for the items? If so, estimate the extra miles at 21 cents per mile and subtract from savings.
- Could you have bought another brand even cheaper? If so, estimate the savings possible and subtract from what you would have saved with the coupon.
- Would you have purchased these items had you not had a coupon?
- What conclusions would you draw from this exercise?

Exercise 6

Terminology and Resources

Goal

To realize that the language of financial management can be understood, and that resources are available—often free—to help in financial planning

Time

30 minutes

Materials

Terms in Financial Management Worksheet
Resource references as follows:

An Educational and Investment Opportunity for You
Investment Clubs for Women and an Installment Plan for Buying Stock
National Association of Investment Clubs
1515 East Eleven Mile Road
Royal Oak, MI 48067

Consumer Handbook to Credit Protection Laws
Consumer Information Center
U.S. Government, Pueblo Memorial Airport
Department 6596
Pueblo, CO 81009

Cooperative Housing: A Consumer Guide
National Association of Housing Cooperatives
2501 M Street, N.W.
Washington DC 20037

Take a Tax Shelter Break
Investment Company Institute
1600 M Street, N.W.
Washington DC 20036

What Every Woman Should Know about Life Insurance
The Traveler's Office of Consumer Information
One Tower Square
Hartford, CT 06115

Wise Home Buying
Consumer Information Center
U.S. Government, Pueblo Memorial Airport
Department 6576
Pueblo, CO 81009

Women and Money Management
Credit, P.O. Box 3044
Grand Central Station
New York, NY 10017

Women, Credit Bureaus and the Equal Credit Opportunity Act
Associated Credit Bureaus, Inc.
16211 Park Ten Place
Houston, TX 77084

Process

1. In preparation for this exercise the trainer should order the resource materials listed above in quantity. Distribute financial management resource materials to the participants during this exercise.

2. The trainer notes that the more we deal with financial planning, the more we realize it has an entire vocabulary of its own. But like any language, it just takes knowing the meanings of words to understand what's being said. Trainer then hands out the Terms in Financial Management Worksheet.

3. The trainer reminds participants that printed resource materials are available at most libraries for loan, or at bookstores for purchase. Many resources are free, just for the asking. Trainer then encourages participants to browse through the resources on hand and to copy addresses and titles they find valuable.

Worksheet

Terms in Financial Management

ANNUITY A contract with an insurance company to provide an income for a specific period of time.

ASSET Anything that has value.

BANK SERVICE CHARGE A charge made by a bank for servicing a checking account.

BANK STATEMENT The form that a bank periodically (usually monthly) provides to its customers to show the deposits, withdrawals, and balance of their checking accounts.

BUDGET A financial plan to adjust income and expenses during a defined period of time.

CANCELLED CHECKS Checks written by the bank customer that have been paid by the bank and returned to the depositor along with the bank statement.

CAPITAL Total value of all assets less liabilities. Also known as net worth.

CHECKS The printed form used by a bank customer ordering the bank to pay money from the customer's account.

COMPARABLE WORTH The concept that salaries should be based on the skill, effort, and responsibility each job requires relative to all other jobs in an organization, regardless of whether jobs are held by men or women.

CREDIT Permission to make purchases or incur debts under the terms of the agreement issued by the granter.

DEPOSIT TICKET The form, provided by the bank, on which the depositor lists all cash and checks to be deposited to his or her account.

DRAWER The person who signs the check ordering the bank to pay money from his or her account.

ENDORSEMENT The signature of the payee on the back of the check. There may be many endorsements on the back of a check.

FISCAL INDEPENDENCE Depending on no one but yourself when it comes to money.

GROSS PAY The amount of your paycheck before taxes and other deductions.

INFLATION A period of upward prices of goods and services during which the value of money declines.

IRA (Individual Retirement Account) A pension plan that may have tax benefits.

INVESTMENTS Ways to put savings to work to produce financial benefits.

LIABILITY Anything that is owed to someone else.

NET WORTH See "CAPITAL."

PAYEE The person, firm, or organization to whom a check is made payable.

RECONCILIATION OF ACCOUNT The steps taken for verifying that the checkbook record agrees with the bank statement.

SIGNATURE CARD A card signed by each checking account customer of the bank. The signature card is technically a contract between the bank and its customer, in that it recites the obligations of both in their relationship with each other. The principle use of the signature card is to identify the customer and the customer's signature.

SUNDRIES Extras; things not absolutely necessary.

TAX SHELTER Any device that acts to reduce, eliminate, or defer taxes.

Exercise 7

Checkbook Management

Goal

To learn how to write a check correctly

Time

2 hours

Materials

Worksheets: Anatomy of a Check, How to Write a Check, Making a Deposit, and Your Checkbook Register
Transparencies of the four worksheets
Sample Lesson on Checkbook Management Worksheet
Sample checks, deposit slips, and check register (ask your local bank to provide these)
Overhead projector
Pens or pencils

Process

1. Trainer discusses the parts of a check, using the Anatomy of a Check transparency on the overhead projector while participants follow on the handout.

2. Trainer explains check writing procedures, using the How to Write a Check transparency on the overhead while participants follow on the handout and practice filling in their sample checks.

3. Trainer discusses check endorsements and canceled checks.

4. Trainer explains steps 1–5 of the deposit procedure on the overhead, using the Making a Deposit Transparency while participants follow on the handout. Each participant is then given $50 (on paper) and asked to deposit and receive $10 cash. They will use their blank deposit slips to practice this.

5. Trainer explains, with the use of the overhead, the purpose of the check register.

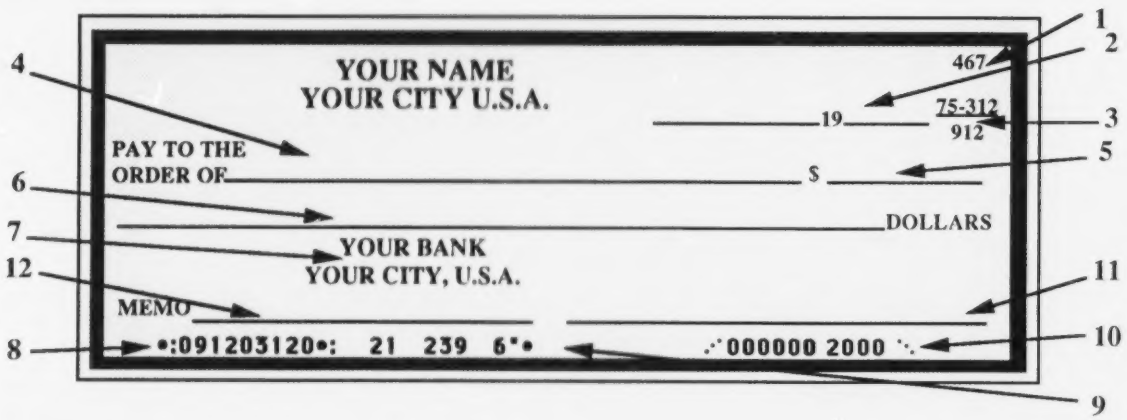
6. Trainer then explains the purpose and function of traveler's checks. (Get samples from American Express or your local bank.)

7. Trainer hands out the Sample Lesson on Checkbook Management Worksheet and assists participants to complete it, where necessary.

From Bankers Systems, Inc., *Bankers System Form MCM-1* (St. Cloud, MN: Bankers Systems, Inc., 1974).

Worksheet

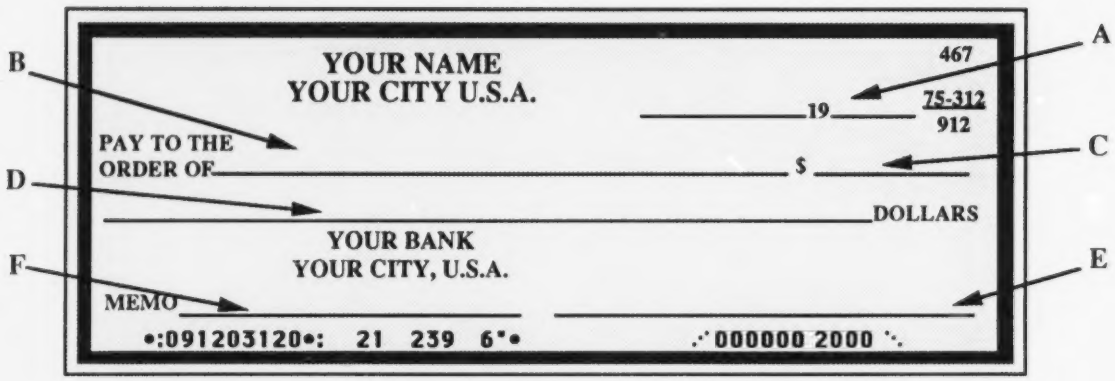
The Anatomy of a Check



1. Check Number
2. Date of Check
3. Bank Indentification Number
4. Payee
5. Amount of Check (in figures)
6. Amount of Check (in words)
7. Bank on Which Check Is Drawn
8. Bank Indentification Number Magnetically Printed for Electronic Processing
9. Customer Account Number Magnetically Printed for Electronic Processing
10. Amount of Check Magnetically Printed for Electronic Processing
11. Signature of Drawer
12. The Reason the Check Was Written

Worksheet

How to Write a Check



A. Date the check.

B. Type or write the name of the person or firm to whom the check will be payable.

C. Enter the amount of the check (in figures) opposite the dollar sign.

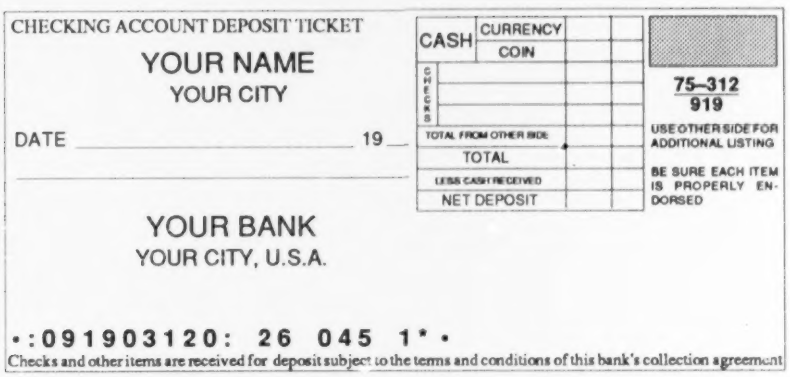
D. Write the amount of the check (in words) under the PAY TO THE ORDER OF line. Start at the left margin.

E. Sign your name on the bottom line EXACTLY as it appears on the bank signature card.

F. Record the reason for payment on this memo line.

Worksheet

Making a Deposit


CHECKING ACCOUNT DEPOSIT TICKET

YOUR NAME
YOUR CITY

DATE _____ 19__

YOUR BANK
YOUR CITY, U.S.A.

CASH | CURRENCY | COIN

CHECKS

TOTAL FROM OTHER SIDE

TOTAL

LESS CASH RECEIVED

NET DEPOSIT

75–312
919

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

⑆091903120⑆ 26 045 1⑈

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

The form provided by a bank that is used for making a deposit is called the checking account deposit ticket. One of the more commonly used deposit tickets is illustrated above.

When you are making a deposit write or type the date the deposit is made on the front side. List currency and/or cash that is to be deposited. Identify checks to be deposited individually and if more than three, use the back side of the deposit ticket. If the back side is used for listing checks to be deposited, total the checks and transfer that total to the front side of the deposit ticket. Total the entire deposit at "NET DEPOSIT."

The "LESS CASH RECEIVED" line would only be used if the depositor desires part of his or her deposit in cash. If the depositor desires part of his or her deposit in cash he or she should sign his or her name on line provided below the date.

Worksheet

Your Checkbook Register

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK			DATE OF DEP.	AMOUNT OF DEPOSIT		BALANCE	
									202	82
466	7/16	xyz Construction Co.	72	00					130	82
467	7/19	ABC Market	20	00					110	82
468	7/26	Acme Insurance Co.	11	00					99	82
469	7/26	ABC Telephone Co.	22	25					77	57
470	7/28	Olson Garage	18	09					59	48
						7/29	286	00	345	48
471	7/29	John Doe	16	20					329	28

The Checkbook Register is that part of your checkbook where all the checks you write and deposits you make are recorded. A typical page from inside the checkbook register is illustrated above. When writing checks record check number, date of the check, the payee and the amount of the check. Subtract the amount of the check from the previous balance and write in the new balance. Be sure to record the checks in your checkbook register as they are made. Deposits should be recorded in the deposit column and added to the previous balance.

Worksheet

Sample Lesson on Checkbook Management

1. Fill in your name and address on the two blank lines in the upper left-hand corner of the four blank checks.
2. Fill in your name and address on the two blank lines in the upper left-hand corner of the two deposit slips.
3. Write out checks (numbers 167, 168, 169 and 170) using the information below.

   There is a current balance of $285.00 in your checkbook.

Check Number	To	For	Date	Amount
167	Ace Gas Co.	gas	2/5/88	$24.50
168	T&S Insurance Co.	insurance	2/5/88	75.00
169	AYZ Grocery Store	food	2/6/88	125.04
170	Memorial Hospital	medical	2/7/88	16.75

4. Write out deposit slips based on the information below:

Date	Received From	Amount Deposited
2/8/88	Simmons Manufacturing Co.	$181.25
2/10/88	Acme Freight	50.00

5. Fill out the checkbook register, recording both checks and deposits.

Exercise 8

The Savings Game

Goal

To continue to explore various methods of saving money through savings accounts, investment opportunities, and cautious living

Time

1 hour

Materials

A financial planner as guest speaker
Savings books and literature on stocks, bonds, and securities obtained from local financial institutions

Process

1. Trainer reviews various savings options, as follows, stressing the use of expert assistance where available:

   a. Take a small amount out of your paycheck each pay period.

   b. Take all silver coins out of your pocket each night.

   c. Put all unexpected dollars into a savings account.

   d. Put regularly budgeted car or bank loan payments, when completed, into a savings account instead.

   e. Shop only once a week. Make a list of items and purchase only *those* items.

   f. Sell all unused, old items in your household. Put the receipts in a savings account.

   g. Shop for a bank that will give you the highest interest rate (e.g., savings and loan companies, commercial banks, or intercompany credit unions).

   h. Investigate savings bonds, EE bonds, H bonds, or treasury notes.

   i. Know the ins and outs of the stock market *before* investing in anything.

   j. Investigate other investment opportunities for their options and risks.

2. Trainer then introduces the guest financial planner who identifies the pros and cons of each savings account option, as well as the procedures for investing in stocks, bonds, and treasury notes. (The financial planner should present a basic overview of what bonds, securities, and stocks are: their benefits, costs, drawbacks, and ultimate potential for savings.)

Exercise 9

All about Taxes

Goal

To learn if, when, and how each participant will be paying annual taxes, and how much

Time

1 hour

Materials

A tax expert as guest speaker
Copies of tax tables obtained from the local IRS office
IRS Tax Return Forms 1040A, 1040EZ, and 1040 for each participant

Process

1. The trainer introduces the tax expert, who addresses questions and covers the following points:

   a. When do I pay taxes and when don't I have to?

   b. How do I know how much I pay or get back?

   c. What can I do to save money on my taxes?

   d. Where can I go if I need assistance with my tax forms? Can I do my own forms?

2. The trainer distributes the IRS forms and reviews the short form tax return 1040 with participants.

Exercise 10

Insurance Overview

Goal

To learn what types of insurance plans are available, what they cost, and how to determine the right insurance for oneself and one's family

Time

1 hour

Materials

Insurance expert as guest speaker
Current literature about insurance plans

Process

1. The trainer introduces the insurance expert, who addresses questions and presents information pertaining to the following questions:

   a. I really should have insurance but I can't afford it—what do I do when I can afford some?

   b. What types of insurance plans are there? What types of policies are sold?

   c. How do I know how much insurance to buy? Which is the "best" insurance company?

2. The trainer distributes current literature about insurance plans.

Exercise 11

Panel Presentation

Goal

To learn from four American Indian women who have achieved economic independence and can identify strongly with how such independence may conflict with a tradition of sharing and generosity

Time

2 hours during lunch

Materials

Four American Indian women as panelists
Table with podium in center
Four table microphones

Process

1. Lunch is served first.

2. Panel introductions are made by the workshop trainer approximately thirty minutes after lunch is served. Panelists are asked to speak for ten or fifteen minutes each about their economic value conflicts and personal struggles to achieve economic independence.

3. Following lunch, an informal visiting time is set aside to give participants a chance to ask questions and visit with the guests.

Exercise 12

Social Security

Goal

To better understand how Social Security works and why we should be aware of its benefits and problems *before* we get older

Time

1 hour

Materials

Representative from Social Security office as guest speaker
Current literature from the local Social Security office

Process

1. The trainer introduces the representative from the Social Security office, who then identifies the need for Social Security and discusses how it works. The representative should be prepared to address the following questions:

   a. Why should Native American women be concerned about Social Security?

   b. What can Social Security do for me if I stop work to raise a family?

   c. What can Social Security do for me if I become or remain unemployed?

   d. What else do I need to know about Social Security?

2. The trainer distributes current literature about Social Security.

Exercise 13

Test Your Knowledge

Goal

To review and correct some common myths about financial planning

Time

30 minutes

Materials

Financial Management Quiz
Financial Management Quiz Answer Sheet
Pens or pencils

Process

1. The trainer first hands out the Financial Management Quiz and allows ten to fifteen minutes for participants to complete it.

2. The trainer then hands out the Financial Management Quiz Answer Sheet, reviews each answer, and encourages participant discussion about items from the quiz.

Worksheet

Financial Management Quiz

Indicate whether the following questions are either true (T) or false (F) by circling the appropriate letter next to each item.

T F 1. It is best to pay for everything in cash and never run up bills or borrow money.

T F 2. A joint checking account is best, because if one of the people dies, the other can continue writing out checks.

T F 3. A man takes out a life insurance policy for $100,000 and pays the premiums. Upon his death, the full $100,000 is received by his beneficiary, no strings attached.

T F 4. Investing money means playing the stock market.

T F 5. Everyone should have a savings account.

T F 6. If her husband dies, a wife may continue to use jointly held credit cards, after notifying the card company of his death.

T F 7. The best place to borrow money is from your local bank.

T F 8. A woman without a full-time job has no options for a retirement savings plan.

T F 9. Once you have a budget, you will never go in debt.

T F 10. You need no assistance to do financial planning now that you've completed this workshop.

Worksheet

Financial Management Quiz Answer Sheet

1. FALSE This doesn't allow for any credit to be established.
2. FALSE When your spouse dies all accounts are immediately frozen.
3. FALSE It becomes a part of his estate and subject to taxes.
4. FALSE While this might be one means of investing, others include bonds, securities, and real estate.
5. FALSE This is okay, but there are other ways of saving money that are good, if not better.
6. FALSE She must reapply and put them in her own name.
7. FALSE While this is an option, one should examine several possible lending sources, including other banks, to find the one with the lowest interest rates.
8. FALSE An IRA is just one example of independent retirement programs.
9. FALSE A budget is merely a tool, with no guarantees. It should also be reevaluated continuously.
10. FALSE Experts in the fields of insurance, Social Security, financial planning, and so on, can all be good resource persons for learning more; books in the area can also be useful.

Exercise 14

Completion of Notebook

Goal	To organize the materials from this workshop into a concise, reusable reference notebook
Time	30 minutes
Materials	All handout materials from the financial management workshop Table of contents: Women and Financial Management Notebooks
Process	The trainer distributes the table of contents and instructs participants to use it as a guide in organizing their materials for future reference.

Worksheet

Table of Contents: Women and Financial Management

I. Introduction to Financial Management

A. Values Inventory
1. How I Want to Spend My Money
2. Necessity Chart

B. Goal Setting

C. The Budgeting Process
1. Family Situation
2. Monthly Budget
3. Net Worth Balance Sheet

D. Case Studies

E. Saving Money
1. Ten Ways to Cut Meat and Poultry Costs and Other Methods for Saving Money
2. Ten Most Common Family Spending Problems
3. Ways to Save Money

F. Financial Management Terminology and Resources
1. Terms in Financial Management
2. Sample Completed Skill Chart
3. Financial Management Quiz

II. Checkbook Management

A. The Anatomy of a Check

B. How to Write a Check

C. Making a Deposit

D. Your Checkbook Register

III. The Savings Game

A. Opening a Savings Account*

B. Options for Consideration*

C. Stocks and Bonds*

* These titles are not exercise worksheets. They are titles for notebook subdivisions to aid in organizing and retaining relevant fliers and information sheets distributed for exercises 8–13.

IV. Future Finances

A. Tax Information*

B. Insurance Information*

C. Social Security Information*

D. Financial Management Quiz

E. Financial Management Answer Sheet

* These titles are not exercise worksheets. They are titles for notebook subdivisions to aid in organizing and retaining relevant fliers and information sheets distributed for exercises 8–13.

Appendix A

Logistics

What follows is a brief list of things to be done by trainers in preparation for the workshops.

Six Weeks to One Month Before

Mail brochures and application forms to potential participants and/or personnel officers of major businesses and tribal organizations in your community.

Contact local newspapers and radio and TV stations to publicize the upcoming workshop.

Contact American Indian professional women to ask if they would serve as panelists and role models. Line up guest speakers as appropriate.

Two Weeks Before

Mail confirmation letters to participants. Include a reminder about dates, time, and place.

Mail confirmation letters to role models, panelists, and speakers. Include a reminder about dates, time and place. Reiterate the purpose of their participation.

Compile workshop materials:

Workshop agenda
Participant notebooks
Name tags
Workshop Evaluation Form
Newsprint, tape, markers and/or pens

One Week Before

Compile a participants' list, which should include names, addresses, phone numbers, payment information, and a place to note attendance.

Suggested Number of Participants:

One trainer works most comfortably with a maximum of fifteen participants. Two trainers work most comfortably with a maximum of twenty-five participants.

Prepare a list of participants' and trainers' names, addresses, and home and office phone numbers. Make enough copies to give to participants during the final session of the workshop.

Workshop Conclusion

The Workshop Evaluation Form can be used after each skills training workshop to determine the effectiveness of the program content and the trainer's delivery and the appropriateness of the workshop to the needs of the participants. Modify the form if needed, and use it at the end or at different stages of the workshop for evaluation purposes.

One Week Following the Workshop

Hold a meeting for trainers to share workshop evaluations and to discuss the workshop format and any changes (additions or deletions) that should be made.

Send thank-you notes to the role models (along with an honorarium for their services) and other guests.

If possible, make contact with participants.

Appendix B

Workshop Evaluation Form

Workshop Title: _____ Workshop Leader: _____

Age _____ Tribe _____

Check the primary reason for attending the workshop:

personal growth ___	curiosity ___	referral ___
professional growth ___	class requirements ___	other ___

Please provide your reactions to items (1–8) by circling either 1, 2, 3, 4, or 5 next to each item.

	Poor	Weak	Fair	Good	Outstanding
1. Trainer's presentation of the matter was	1	2	3	4	5
2. Trainer's helpfulness was	1	2	3	4	5
3. Appropriateness of the material to Indian culture was	1	2	3	4	5
4. Quality of the materials presented in the group was	1	2	3	4	5
5. Relevance of the workshop to my work situation was	1	2	3	4	5
6. Opportunity for input, interaction, and involvement in the program was	1	2	3	4	5
7. My overall feeling about the experience was	1	2	3	4	5
8. Possible usefulness of the workshop was	1	2	3	4	5

9. What was the main help you received from attending this group? (Check as many items as you wish.)

_____ Helped confirm some of my ideas
_____ Presented new ideas and approaches
_____ Acquainted me with problems and solutions from other people
_____ Gave me a chance to look at myself and my job
_____ Taught me a new skill or technique
_____ Gave me a chance to practice new skills and receive feedback
_____ Other benefits: _____

10. What parts of the workshop were most useful to you?

11. What parts of the workshop were least useful to you?

12. Would you recommend this workshop to others? Yes ___ No ___

13. Was the level of the presentation too advanced ___ just right ___ too simple ___ ?

14. If you have any suggestions for future workshops, we would welcome your ideas. Please write your suggestions on the space provided below.

Suggested Readings

Traditional Precedents: American Indian Women as Caretakers and Leaders

Attneave, C.L. (1977). The wasted strengths of Indian families. *The destruction of American Indian families* (pp. 29–33). New York, NY: Association on American Indian Affairs.

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Brown, E.F. (Ed.). (1982). *Education for social work practice with American Indian families.* Tempe, AZ: Arizona State University American Indian Projects for Community Development, Training and Research.

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Hamamsy, L.S. (1957). The role of women in a changing Navajo society. *American Anthropologist, 59,* 101–11.

Hoffman, F. (Ed.). (1980). *The American Indian family: Strengths and stresses.* Isleta, NM: American Indian Social Research and Development Associates, Inc.

Kelley, J.H. (1978). *Yaqui women: Contemporary life histories.* Lincoln, NE: University of Nebraska Press.

Kidwell, C.S. (1975). Review of Bright Eyes: The story of Susette LaFlesche, an Omaha Indian. *Journal of Ethnic Studies, 2,* 119–22.

Richards, C.E. (1957). Matriarchy or mistake: The role of Iroquois women through time. In V.F. Ray (Ed.), *Cultural stability and cultural change* (pp. 36–45). Seattle, WA: University of Washington Press.

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Ablon, J. (1971). Cultural conflict in urban Indians. *Mental Hygiene, 35,* 199–205.

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Medicine, B. (1978). Issues in the professionalization of Native American Indian women. In National Institute of Education (Ed.), *Conference on increasing the participation of women and minorities in educational research and development* (pp. 104–20). Washington, DC: U.S. Department of Education.

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Miller, D.I. (1978). Native American women: Leadership images. *Integrateducation, 16,* 37–39.

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Chance, N.A. (1965). Acculturation, self-identification, and personality adjustment. *American Anthropologist, 67,* 372–93.

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"Packed" with information and ideas, *Circles of Women: Professional Skills Training with American Indian Women* is a resource for those who want to assist American Indian women in achieving a balance of traditional and contemporary leadership strengths and roles. The manual includes four comprehensive workshops designed to help American Indian women develop the skills to succeed in the white professional world. Workshops entitled "Self-Esteem," "Assertiveness," "Career Planning," and "Financial Management," cover a wide range of issues of concern to participants. Everything from agendas to worksheets are included in this valuable source. An extensive list of suggested reading, divided into subject areas, is included for workshop leaders.

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